



## *About this magazine*

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The Institute of Hazard, Risk and Resilience hosted our 2022 workshop, managed a complex hybrid dialogue, and edited the videos. The workshops enabled this magazine, the videos and an intercontinental conversation on the day. Dr Sim Reaney, Co-Director of IHRR, Julie Dobson (Institute Manager) and postdoctoral scholars Aaron Neil, Ellen Robson, and Rebekah Harries made everything happen.

Also, thank you to presenters in our wonderful panels at the International Humanitarian Studies Conference in Paris in 2021.

**Goldsmiths**  
University of London



## Welcome to our magazine

This collection gathers together practitioners, researchers, policymakers, and academics grappling with the intersection of technology, aid, and mobility. We build on four sessions organised by Hanna Ruszczyk, Aila Spathopoulou, Glenda Garelli and Nadine Hassouneh at the 2021 International Humanitarian Studies Association Conference (Paris, 3-5 November 2021) and a workshop organised by Lauren Martin and Hanna Ruszczyk for Durham University's Institute of Hazard, Risk and Resilience 2022 Annual Conference (Durham, UK, 12 October 2022).

The workshop opened with a keynote by Dr Martina Tazzioli, "The automated gate let me go out, but I feel in prison": rethinking control over refugees through and beyond technological disruptions", followed by two sessions. We posed the following questions to our panellists and then opened the discussion to all.

In the first session, we asked: "Where can digital cash assistance lead us? What do you think are the sources of tension and opportunities in the next three – five years for the sector regarding digitalisation, cash and the localisation agenda? What do you find exciting and what do you worry about?"

In the second session, we asked, "What does a post humanitarian future look like?"

Six years after the Grand Bargain, there are possibilities for multiple futures. We asked panellists to consider the future in which recent advances in humanitarian aid are being facilitated by technology and digital connectivity (i.e., digital cash and biometric data). We asked our panellists: "How do you define a post humanitarian future? What do you think the (post) humanitarian future looks like?"

This collection brings these events and conversations together, allowing us to carry those discussions forward and into dialogue with future readers. Our contributors bring together experience with humanitarian aid to refugees from around the world. We are excited to include contributors working in South America, the MENA region, the Ukraine conflict, Africa and Asia. Individually and read in dialogue, the pieces pick up ongoing debates about the transformation of the humanitarian sector, especially responsibility and accountability to people on the move. We hope it invites and incites you to further dialogue.

Recordings of the workshop sessions can be viewed here.

[Keynote by Dr Martina Tazzioli](#)  
[The Future of Cash Assistance session](#)  
[The Future of Humanitarian Aid to People on the Move session](#)

Note: Author's views do not necessarily reflect their institution's position.

# CONTENTS

**8** Introduction  
Lauren L Martin

**14** Leaving no-one behind?  
Digitalisation and cash assistance  
for refugees  
A journey in time  
Hanna Mattinen

**20** Action Cash Assistance in Times of  
Crises  
Rita Aazan

**24** The Migration Journey: CVA as  
a key tool to ensure choice and  
flexibility  
Flor Correa Angulo, Soraya Mesa,  
Gerardo Escaroz, Emilie Arnaud and  
Nick Anderson

**28** The future of humanitarian  
aid: insights from the case of  
Venezuelan migration in Peru  
Cécile Blouin

**32** Innovation, at all costs?  
Glenda Garelli and Lauren Martin

**38** Embodying the hotspot/  
distributing cash in Greek bordered  
spaces  
Aila Spathopoulou

**44** Digital cash: a new frontier for  
what it means to be  
accountable to affected  
populations?  
Elizabeth Hendry

**48** When Growth Meets Resistance:  
Lessons from humanitarian  
experiences in Europe  
William Plowright

**52** Digital/Cash Connector for Risk or  
Resilience-Choices for People on  
the Move: enabling or endangering  
humanitarian financial digital journeys?  
Kathryn Taetzsch

**58** Technological change is inevitable, let's  
make it people-centred change  
Karen Peachey

**62** To be people-driven, the humanitarian  
business model requires transformations  
Patrick Saez

**66** Four key challenges for the  
humanitarian system  
Juliet Parker

**70** Afterword  
Things to come: The future of the  
(digitalised) humanitarian sector  
Hanna A Ruszczyk

**76** Contributor Biographies



# Introduction

Reported in numbers, international humanitarian organisations' cash and voucher assistance has grown at an impressive rate, rising from under 8% to 19% of global humanitarian aid in 2021, coming to \$6.7 billion dollars<sup>1</sup>. At the same time, the numbers of people on the move continue to rise while the humanitarian aid levels have plateaued at \$31.3 billion (2022)<sup>2</sup>. To respond to these pressures, humanitarian organisations have intensified their use of digital and communications technology to reach more people, to make aid distribution more efficient, and to monitor how that aid achieves humanitarian objectives.

Meanwhile, organisations try to stay one step ahead of funders' priorities, to not just stay relevant but to define the cutting edge of humanitarian innovation. The proliferation of technological experiments

is dizzying: these pressures at first drove a proliferation of data collection and management platforms. During the four years of our GLiTCH project, our research team encountered pilot projects and "experiments" using blockchain for identification and cash distribution, cryptocurrencies, e-wallets and digital cash, mobile money, AI in both state asylum systems and INGO programmes, databanking and data analytics, migration modelling, biometric identification and new data-sharing practices between aid organisations. This brave new world of techno-humanitarianism has drawn private sector and for-profit actors into everyday humanitarian operations in new ways, from shop owners cashing out digital transfers and mobile money, to e-wallet app developers, to cloud computing and storage, to big data analytics.

<sup>1</sup>Development Initiatives. 2022. Global Humanitarian Assistance Report. Bristol: Development Initiatives. ALNAP. 2022. The State of the Humanitarian System. ALNAP Study. London: ALNAP/ODI, p. 144.

<sup>2</sup>Development Initiatives, p. 12

These platforms have also enabled unprecedented coordination and collaboration between organisations, addressing the perennial problem of duplication (giving the same target group money from multiple sources while neglecting others). As some organisations invested in technical expertise and IT systems, we have also seen the consolidation of cash distribution--and expertise--in a few key international organisations.

While this helps to meet Grand Bargain commitments set in 2016, the consolidation of cash assistance funding and expertise sits uncomfortably next to commitments of localisation and decolonisation. As our contributors argue, technical conversations have often overshadowed what is at stake: the ability of people living in crisis to live their lives and plan their futures.

Our research project, *Governing Life through Technology, Connectivity and Humanitarianism* (GLiTCH), poses a different set of questions about cash assistance in humanitarian aid to refugees:

- How is the shift from in-kind to cash-based humanitarian aid changing the relationship between international organizations, states, and refugees?
- How does cash assistance rework the relationships between aid workers, refugees

and the places they live and work?

- What do cash-based programmes for refugees, in particular, make possible? Materially and imaginatively?
- What futures of humanitarian aid does cash assistance prefigure? If we extend current trends, what futures can we imagine or envision?

Through research in Greece, Jordan, Lebanon and the UK, our research team has traced the emergence of diverse cash-based programmes, each arranged through context-specific demands, negotiations, and collaborations. Co-investigators Glenda Garelli, Martina Tazzioli and I designed the project to capture this diversity and complexity. After three years of research, it is difficult to generalise how cash assistance works globally. Rather, what we have learned is just how localised cash assistance remains, despite the consolidation of funding and expertise.

The UK and Greece have taught us that destitution-based assistance can quickly become punitive and deterrent when deployed alongside carceral strategies of containment. Our research in Lebanon has taught us how aid recipients create and share their own knowledge about cash programmes through social media, forming another field of knowledge production about humanitarian aid that is rarely recognised or accounted for in programme

design. In Jordan, our research has explored how biometric cash dispersal relied upon pre-existing technologies of iris scan ATMs.

### Barriers to Entry: Making Cash Flow

While focus remains on the humanitarian sector, the private sector, donor agencies and central banks play a substantial role in determining who gets cash and how. Financial service providers operate with Know Your Customer (KYC) regulations that stipulate how identity and bankability are verified. As [Hanna Mattinen](#) (UNHCR) points out in her essay, identification is a significant problem for refugees, who may not be able to satisfy KYC regulations needed to access bank accounts.

Nation states regulate access to the financial sector through citizenship and immigration rules. National banks often facilitate transfers, applying their own fees and currency exchange rates. States with robust social protection and welfare systems resist the introduction of parallel cash distribution systems, as they raise questions of political legitimacy and stability. In Lebanon, as [Rita Aazan](#) reminds us, cash assistance to refugees emerged in the midst of overlapping crises. Listening to--and learning from--people receiving cash assistance, Aazan proposes aid beyond short-term basic needs, supporting livelihoods in the longer term.

This requires, however, recognition

that refugees have a future. As [Aila Spathopoulou](#) (GLiTCH, Durham University) shows in Greece, recognising refugee futures implies an integration strategy, but this exists on paper only. Moreover, her research shows that the EU's hotspot registration and accommodation system has reinvigorated camps, re-carcerating refugees in semi-closed camps. This consolidation has led to the reduction of cash assistance, as Greek authorities claim that the camps meet all needs.

Thus, refugee humanitarianism often happens--or bring with it--upheaval, as anxieties about borders and mobility play out in populist and xenophobic politics. And as [William Plowright](#) (Durham University) reminds us, states have been busy criminalising humanitarian aid to migrants, asylum-seekers in refugees, actively and institutionally undermining humanitarian assistance for people on the move. Even where policies previously welcomed migrants, as [Cécile Blouin](#) points out in her essay, pandemic border control and public assistance heightened migrant insecurity; seemingly open borders can close and solidarity can dissipate.

Colombia and Peru offer different and distinct responses to Venezuelan mobilities. As [Flor Correa Angulo](#), [Soraya Mesa](#), [Gerardo Escaroz](#), [Emilie Arnaud](#) and [Nick Anderson](#) (Save the Children) share, Peru allowed cash assistance to people on the move, while Colombia did not. In Colombia,

however, organisations and government worked closely together, producing a highly functional model of coordination. Thus, the political geographies of humanitarianism govern how organisations can--and cannot--give people cash.

Cash assistance, especially as digital transfers, has radically expanded the ability to do this, but not without new challenges. Digital cash transfers require infrastructure, a robust distribution system and technical know-how. Drawing on research about Lebanon, [Glenda Garelli](#) (GLiTCH, University of Leeds) and [Lauren Martin](#) (GLiTCH, Durham University) underline that cash assistance comes with embedded costs for refugees and implementers that are invisible in the sector's promotional narrative of Humanitarian Innovation. As many contributors point out, digital cash assistance depends on mobile and sometimes smart phone access, the use of specific apps and messaging services<sup>3</sup>. Sometimes people don't know how to use them (as Mattinen, Aazan and others show) and sometimes they simply do not work. Our GLiTCH project interviews taught us that on-the-ground experiences of cash assistance are rife with work-arounds, mutual aid and rumour, a complex and contingent terrain quite distinct from global commitments, frameworks and coordination agreements.

And yet, cash assistance whispers to us of a wholly different humanitarian order. As [Hanna Ruszczyk](#) (GLiTCH, Durham University) reminds us, pausing to consider the future allows us to ask what kind of change we anticipate, hope for or perhaps feel is inevitable. [Kathryn Taetzsch](#) (World Vision) gives us a glimpse of an alternative future, one in which people on the move have information, technology, knowledge--and the ability to move--as they respond to disruption. Information and data are theirs to use, to manage and to make decisions, in that world. In other words, the connections forged through cash could be put to work in other ways, and accountable to crisis-affected people.

Putting people first, at the centre, drives our contributors' hopes, dreams and fears for the future. For [Karen Peachey](#) (CALP Network), being people-centred requires attention to design, so that affected people have meaningful input into cash programmes early and often. It also requires careful consideration of which data is needed, from whom, and for what purpose and recognising that less data may be better for recipients. This is critical for addressing the risks of mass data collection, AI and information-sharing, as Taetzsch and others mention. Likewise, [Elizabeth Hendry](#) (Norwegian Refugee Council) contemplates what more robust accountability of organisations to affected

people would require, which echoes Rita Aazan's contribution, as well.

For [Patrick Saez](#) (ODI-Humanitarian Policy Group), these suggestions point not only to the need for broad, system-wide transformation, but to foster preventative interventions and reposition emergency aid alongside a spectrum of people-centred work. Here, cash assistance overlaps with social protection and sustainable development. To be truly transformative, however, funding and governance must be rebalanced away from traditional INGOs and towards local and regional actors<sup>4</sup>. As [Juliet Parker](#) (ALNAP) states, neither localisation nor decolonisation have been fully realised and a bigger rethinking of the Western aid model is needed. Doing so will open up the possibility of engaging with mutual aid and informal aid networks and better accountability to affected people.

Cash assistance is only one mode of humanitarian aid and its development is less than certain. Nevertheless, the rise of cash assistance shows us how humanitarian actors are at once willing and able to implement rapid changes and yet structural changes to power, funding and governance are yet to come. For changes yet-to-come, we will have to remain radically open to other ways of knowing and being, and in ways that may redistribute risks we are more comfortable living without.

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3. See also Tazzioli, Martina. 2022. The technological obstructions of asylum: Asylum seekers as forced techno-users and governing through disorientation. *Security Dialogue*, 53(3), 202-219.

4 See specific proposals here: <https://www.cgdev.org/publication/rethinking-humanitarian-reform-what-will-it-take-truly-change-system>

# Leaving no-one behind? Digitalisation and cash assistance for refugees A journey in time

Hanna Mattinen

For decades, humanitarian organisations have been providing basic needs assistance to vulnerable populations to enable them to meet their needs and to mitigate protection risks. Cash assistance and digitalisation are seen as major shifts in the way assistance is provided, bringing promises of increased dignity, inclusion, and normalcy in aid recipients' everyday life. However, is anyone left behind?

Refugee camp in East Africa, 2009

The young refugee lady, sitting under the beaming sun, has her plastic ration card wrapped around her wrist. The card is her lifeline. It allows her to access in-kind food and non-food assistance, such as kitchen wear, shelter materials, and blankets. In addition to a paper-based “refugee registration certificate”, it is de facto her

Refugee camp in East Africa, 2009, Photo credit UNHCR



proof of ID, allowing her to access services that are needed for daily survival.

### ATM machine in the Middle East, 2021

Technology for providing assistance has moved on significantly over the last decade, and the refugee man is withdrawing his cash assistance from an ATM with iris recognition. Refugees in many countries access their cash assistance digitally, including through bank accounts, cards, and mobile money. However, there are significant barriers, limiting the opportunities that digital cash can bring to displaced people.

In many countries refugees still do not have a recognized proof of ID that is considered sufficient for national Know Your Customer (KYC) regulations, and, consequently, they cannot access the full scope of financial services. We find “workarounds” to disburse cash digitally, such as time-bound exceptions or sub-accounts. These solutions cannot be used for saving money to create a credit history or for receiving other payments, such as salaries or remittances. Access to ID and regulations remain key challenges today, leaving us with a missed opportunity in terms of digital and financial inclusion. Advancing risk-based or tiered KYC, allowing wider access to digital financial services, may address some of these challenges.

Other risks that may widen the gap between

those with access and those without access, are connectivity and smart phone ownership. We have found out that while many refugees have connectivity, they are – in rural areas – almost half as likely to have access, as compared to hosting populations. We also see differences based on gender and disability. In a refugee settlement in Uganda, women are 89% less likely to use mobile internet as compared to men. In Rwanda, refugees with disabilities are 15% less likely to have ever used a mobile phone than those without a disability. Emerging research shows that smart phones can cost over 70% of the average monthly income, which is a significant barrier for refugees and other displaced people who tend to be among the poorer segments of the population. Efforts are also required to improve digital literacy.

Further, in today’s digital world, where millions and millions of data points are captured and stored digitally, efficient protection of personal data is crucial. Associated risks may be even higher when it comes to refugees who often flee their country due to war or persecution.



ATM machine in the Middle East, 2021, Photo credit UNHCR

**In many countries refugees still do not have a recognized proof of ID that is considered sufficient for national Know Your Customer (KYC) regulations, and, consequently, they cannot access the full scope of financial services.**

**Hanna Mattinen**

Displacement is an everyday reality. People are forced to leave their homes in the most difficult conditions, including in areas where there is no connectivity or formal financial services. Unless concerted efforts are made including at policy level, refugees and displaced people will be left behind.



# Action Cash Assistance in Times of Crises

Rita Aazan

The rise of cash assistance in the humanitarian sector represents a broader reflection on the appearance of innovative technologies that make delivering financial assistance as accessible as possible. Technological advances and digital delivery promote coordination, increase reliability and convenience, and make it easier for recipients.

In some cases, this progress worsens the situation, especially among illiterate people or those who have never had access to an ATM machine. The humanitarians seek to adapt their method based on recipient's experience and the changing circumstances, in times of instability and problematic cash flow.

The future of cash assistance begins with distinctive techniques of listening to vulnerable people that allows adaptation to the psychological and material consequences of the crisis on

potential beneficiaries. Since October 2019, Lebanon has been engulfed in several compounding crises that disrupted basic services and livelihoods. On August 4, 2020, the Beirut Blast dramatically increased socio-economic vulnerability among the most vulnerable host and refugee populations. Many of which were traumatized, injured, or incapable of reading consent-related documentation provided by organizations.

In order to predetermine effective contingency planning and strengthen ground-based evidence where vulnerability affects most, it is necessary to identify in advance the most effective connection point of contact in each community and increase the communication with each beneficiary. This will identify the key enablers and the obstacles that stand in the way of better convergence to support traumatized and injured victims during crisis.

Cash assistance transfers power and control from the humanitarian agencies to recipients so that people affected by the crisis can choose what they need. Based on volunteering experience, we noticed that beneficiaries adapt their expenses according to their primary needs in a short-term vision. Cash assistance supports individuals in bypassing the crises, but sometimes will lead them to have a strong dependence on cash assistance. In addition, cash assistance might collapse whether by individuals not caring for themselves wisely or negatively influenced by the domination of a family member.

Learning from the different experiences of the resilience paradigm in the field allows us to develop a new approach. This approach puts the beneficiaries in the driving seat, by transforming part of the aid into "Action Cash Assistance" that provide individuals the possibility to invest in themselves no matter their gender, their age, their physical abilities or their level of education.

The Action Cash Assistance approach starts with listening to their needs and visions, acknowledging their concerns and empowering them. This could support the creation of new financial tools such as investment tools for new forms of money in a crisis context, which could also drive a kind of new power dynamic between humanitarians and beneficiaries. A portion of the money could be used to finance things that matter to the recipients such as a long-term goal for improving skills,

empowering women, entrepreneurship, etc. Shifting from emergency cash assistance alone to including a financial investment in the future of vulnerable communities could help individuals improve their self-reliance and empower them to feel the benefits and value of their life. This approach would encourage individuals to accomplish what they believe in, encourage them to get through crises, and stimulate them to look to a better future, by seeking to grow rather than stagnate in their current situation.

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Rita Aazan

# The Migration Journey: CVA as a key tool to ensure choice and flexibility

Flor Correa Angulo,  
Soraya Mesa, Gerardo  
Escaroz, Emilie Arnaud  
and Nick Anderson

The use of cash transfers as a critical tool for effective humanitarian response continues to increase, reaching approximately \$6bn in 2021, comprising around 20% of global humanitarian response programming. It is one of the best evidenced and researched tools to improve outcomes in times of crisis. However, the primary utility of humanitarian cash transfers—providing recipients the dignity, choice, and flexibility to determine what they most need at that time, is by design a finite stabilization tool. Cash transfers in humanitarian contexts, especially those of internal and international migration, must consider the wider context in which they are delivered, including the economic, political, cultural, social and legal structures that can blunt their impact and limit the opportunities for transitioning out of humanitarian response.

In response to the Venezuelan migration crisis, where over six

million Venezuelans have left their country, 80% to other countries in South America, Save the Children implemented a widespread and multi-sectoral response primarily in Peru and Colombia, providing multi-purpose cash assistance (MCPA) to support access to basic needs, integrated with “Cash Plus” programming focused on improved nutrition, decreased protection risks, access to health services, and increased

*Coordination among humanitarian actors along with advocacy for migrant needs and rights with governments represent two interconnected and critical aspects of a future beyond cash in humanitarian responses.*

livelihood opportunities. Although contextually similar, the responses were significantly different, due to a host of factors. The government of Colombia did not permit cash assistance while migrants were on the move, requiring organizations only support those that planned on settling in Colombia. In Peru, one of the more innovative aspects of Save the Children's programming was that it offered assistance to those in transit, separate to the assistance provided once they settled in specific locations. This was in direct response to needs identified by migrants themselves, as the time in transit is when they are most vulnerable.

The flexibility of cash also encouraged flexibility in the response, and for staff to more comprehensively consider and meet the needs of migrants. Instead of requiring people come to set locations to be registered at set times, StC would actively engage civil society organizations running comedores or shelters to identify and support migrants, or walk along highways and busy streets near border areas to provide program information to those that were interested; registration became a daily/weekly rolling process; transfer amounts were tailored to household size and composition; and during COVID, a majority of monitoring and evaluation became digital.

One significant challenge that has emerged in Peru since the beginning of the response is an increased sectorization of cash. Due

to political and financial pressures among response actors and funding entities, the use of cash has increasingly focused on specific sectoral outcomes, as opposed to a comprehensive basic needs. This has led to a significant reduction of the transit transfers and overall support in spite of continued needs, inflationary pressures, and the economic shocks from COVID.

National political contexts were a significant factor in the different government approaches to the migration influx between Peru and Colombia. However, the comprehensive humanitarian coordination model that developed at the beginning of the response in Colombia created a culture of collaboration among humanitarian actors that remain to this day, and has manifested itself in stronger partnerships between humanitarian actors and the government. In fact, the Cash Working Group in Colombia is recognized as a critical partner by the government and plays a key role in all programming decisions in the country. In addition to successful advocacy to maintain humanitarian assistance cash at levels reflective of basic needs, which donors have abided by, almost 40% of Venezuelan migrants are registered in the government social protection scheme, demonstrating successful collaboration between the Cash Working Group/NGOs and government. Sectoral considerations of cash assistance remain, but usually as complementary or in addition to provision of basic needs, as opposed to Peru.

Coordination among humanitarian actors along with advocacy for migrant needs and rights with governments, potentially manifested in the inclusion of migrants in legal systems, like social protection programs, represent two inter-connected and critical aspects of a future beyond cash in humanitarian responses. The regional and Colombian Cash Working Group have also taken significant steps to challenge the framing of traditional humanitarian sectors and shift the narrative to basic needs. For instance, these groups are working to mainstream beneficiary choice and preference of transfer modality of assistance as a key question in multisectoral needs assessments and response analysis. Since 2020, the Interagency Coordination Platform for Refugees and Migrants includes survey data on the modality of assistance preferred to address the top three priority needs. In 2022, surveys also included a study of financial barriers to accessing those needs, and their impact on negative coping mechanisms.

**In the meantime, cash assistance, if designed to meet comprehensive basic needs of migrants, in a manner reflective of their preferences at the time, will play a continually important role as a stabilizing factor in the migrant journey.**

# The future of humanitarian aid: insights from the case of Venezuelan migration in Peru

Cécile Blouin



According to the Inter-Agency Platform for Refugees and Migrants from Venezuela (R4V)<sup>1</sup>, more than seven million Venezuelans have been displaced as a result of multiple causes linked, among others, to human rights violations including a lack of access to food and health services. This displacement mostly concentrated in South America has been described as a crisis that deserves compassion by international organizations but also governments. As a result, humanitarian discourses and practices have proliferated to address this population's multiple and diverse necessities. At the same time, mobility has been restricted by a myriad of strategies such as severe border control, limitations to asylum and regularization, and militarization in some cases, including Peru.

Traditional humanitarian actors already present in the region, as well as new specialized migration actors started to bring humanitarian assistance to this population in 2017, for instance, through food provision, shelter and legal assistance. Digital tools such as cash and voucher assistance emerged as new solutions to help migrants and refugees to be “self-reliant”<sup>2</sup>. With the pandemic, the way humanitarian assistance was delivered to migrants needed some readjustment.

For instance, in Peru where lockdown was particularly strict and long, direct humanitarian assistance was impossible. In addition, the national government handed over the entire responsibility of providing aid to the Venezuelan population, almost 1.5

<sup>1</sup> R4V is a UNHCR and IOM platform. Figures come from national authorities that share their data with these international organisations. <https://www.r4v.info>

<sup>2</sup> For more information regarding critical insights around the concept of self-reliance see: Easton-Calabria, E. and Omata, N. (2018) 'Panacea for the refugee crisis? Rethinking the promotion of "self-reliance" for refugees', *Third World Quarterly*, 39(8), pp. 1458–1474. doi: 10.1080/01436597.2018.1458301.

<sup>3</sup> The interviews were part of the project Comparative Analysis on International Migration and Displacement in the Americas (CAMINAR). <https://en.caminaramericas.org>

million people, to the international organizations despite discourses of solidarity and compassion with “our Venezuelan brothers and sisters”. In other words, Venezuelans in Peru were explicitly excluded from any national emergency response to Covid-19 programs.

To overcome these difficulties, humanitarian actors have strengthened the use of digital tools such as cash and vouchers assistance. According to some actors interviewed in Peru<sup>3</sup>, this type of assistance allows autonomy to migrants who can decide how, where and when to use this money. However, they also mentioned important barriers.

First of all, the use of digital tools remains conditional upon the possession and use of a cellphone (preferably a smartphone), for example to receive a digital code for a money transfer. This can be a problem for Venezuelan people on the move, maybe because they do not have a smartphone or because security and data protection remain latent issues.

Secondly, money transfer is usually connected to banks that require a personal documentation to provide services. In Peru, most migrants are excluded from the financial system. Banks cannot serve irregular migrants, but also asylum seekers or migrants

with temporary residency cannot be attended in bank and so they are not able to receive a money transfer. As a result humanitarian actors have to look for others ways such as digital pre-paid cards or vouchers to use directly in supermarkets.

In a context where access to technologies and in general to basic needs, such as water and electricity is limited, it can be counterproductive to invest in developing new tools to provide humanitarian assistance. More paradoxical is that humanitarian strategies, digital or not, and especially in times of Covid-19, are based on a brutal hierarchization of assistance based on vulnerability criteria since financial resources are limited. So, many Venezuelans on the move are deprived of any humanitarian assistance and have to find ways to survive as “self-reliant” people. This case teaches us the worldwide challenges facing the future of humanitarian actions for people on the move in a digital era.

## Border and mobility controls, access to digital technology and vulnerability hierarchies limit humanitarian aid to Venezuelans on the move.

**Cécile Blouin**

# Innovation, at **all** costs?

Glenda Garelli and Lauren L Martin  
GLiTCH Project Co-Investigators

Cost-efficiency, effectiveness and accountability have driven sector-wide reforms in the humanitarian system, led and implemented by many of the contributors to this collection. In GLiTCH's research on cash assistance and coordination in Lebanon, we were interested in the pragmatics of implementation and its costs. In other words, we focused on the full "supply chain" of everyday expertise, time and labour required to move cash from donors to organisations and then to displaced Syrian people living in Lebanon. We complemented this with further research on the emerging global consensus and coordination mechanisms for multi-purpose cash (with Hanna Ruszczyk). In other strands of our GLiTCH project we found that refugees, asylum-seekers and migrants provide under- and unpaid labour to accommodation systems, unrecognised expertise, and vast quantities of data owned, analysed and commodified by others (Martin and Tazzioli 2023). We wanted to understand how big ideas of digital humanitarianism and programmes

of Humanitarian Innovation touched down in particular places, and intersected the everyday complexity of unfolding and overlapping crises. By focusing on the pragmatics of Humanitarian Innovation, our goal was not to appraise a market rationality (is cash assistance cost-efficient or not?) or to compare aid modalities' competitive advantage (cash transfers versus in-kind distribution), but to account for the time, labour and expertise that go unrecognised in the call for effectiveness, efficiency and accountability that underpin humanitarian innovations like cash cards.

Like any new technology, e-cards for aid place demands on people: to verify identity, to update contact details and personal data, to remember PINs, to learn how to navigate ATMs, apps, and helplines, to learn how and where to use the cards. Our research found a range of additional, unaccounted for costs: (1) costs refugees have to self-fund to access humanitarian aid via the card; (2) the labor-intensive costs faced by implementers in

the reconciling of accounts between cards, “wallets” and agencies; (3) costs of opaque algorithmic decisions about which Syrians in Lebanon receive cash assistance (and who doesn’t).

Syrian refugees in Lebanon receive cash assistance by, first, registering with UNHCR. Among eligible refugees, only one third of severely vulnerable households, due to funding cuts. This small group is notified by an SMS on their mobile phone, asking them to present themselves and identity documents at a particular place and time to complete paperwork and receive instructions on how to use the cards.

But having the card does not directly lead to cost-free aid for beneficiaries. To access their digital cash assistance, in fact, beneficiaries in Lebanon pay for a series of costs: travel to shops and ATMs, which may not be easily accessible; top-ups of a consistent phone number for communications from UNHCR; managing PIN recovery via a costly hotline; and regular travel to re-validate identity to continue receiving assistance. The different agencies involved in this process often require their own identity verification processes, multiplying the mobility costs of receiving assistance. To manage this costly uncertainty of the Humanitarian Innovation, refugees talk to each other, exchange information about how the

system works, and provide unofficial and unrecognised “customer support.”

Taxing inefficiencies also burden the accountability of the funding cycle, particularly at the moment of reconciliation, when funds allocated by donors for cash assistance programming, organizations’ top ups on cash cards, and beneficiaries’ cash withdrawals via the cards have to match up. Cards give refugees access to three digital wallets, a PoS wallet for food assistance, an ATM wallet, and a Combo wallet for food assistance and cash (Pelly and Juillard 2020). Different agencies deposit aid in these different wallets. When refugees access aid via the card, though, no clear record is produced that connects the withdrawn cash to the specific digital wallet. The match between cash used by refugees, assistance topped up by the agency, and aid funded by the donor is not transparent and easily traceable, turning funding accountability into an extremely costly exercise for organizations.

Finally, and most importantly, are the costs rising from the algorithmic computation of who will receive cash assistance. In 2016 targeting moved away from household visits and face-to-face interviews in Lebanon, to embrace an econometric system where a “desk formula” calculates who’s eligible for cash assistance programming yearly, based on UN data on a sample of Syrian refugee

To fully account for the cost of these innovations, we need to recognise that refugees’ time, labour and expertise make the system work.

Glenda Garelli and Lauren Martin

families. While presenting an efficient techno-solution to the scale of refugee population and resource challenges in Lebanon, the formula introduces mistakes in the assessment, that had to be calibrated by the introduction of a qualitative assessment to correct the formula's blind spots (Grievance Redress Mechanism) and the creation of an independent organization for the scrutiny of cash systems through research and analysis (CAMEALEON). Moreover, because not enough funding is deployed to support all Syrians in need in Lebanon, the algorithm is used to evaluate relative vulnerability. As a consequence, a household can see no substantive change in circumstances and, due to others' increased vulnerability, they could lose assistance. Refugees receive notice of their continued (or not) cash assistance by SMS annually, without further explanation, in a mystifying process. For refugees, this is understood as good or bad luck, government conspiracy to expel refugees, or randomness: the precise opposite of a systematic, statistically sound, decision-making process operationalised by professionalised humanitarians (Hendry, 2023).

As a mode of humanitarian assistance, cash relies on very recent innovations. But it also requires traditional "operations": community relationships, support and care, obligation and local expertise. As Lauren Martin and Hanna Ruszczyk's research has explored, the apparent scalability and rationality of cash assistance programming

relies on local experts and the ability to adapt to people's needs. Blouin and Angulo et al. show in their contributions, reaching people on the move requires, first and foremost, understanding that people are moving and, second, the context-specific ways they access cash assistance. The experience and implementation of cash assistance in Lebanon is textured with embedded costs that are invisible in the sector's promotional narrative of Humanitarian Innovation. To fully account for the cost of these innovations, we need to recognise that refugees' time, labour and expertise make the system work.

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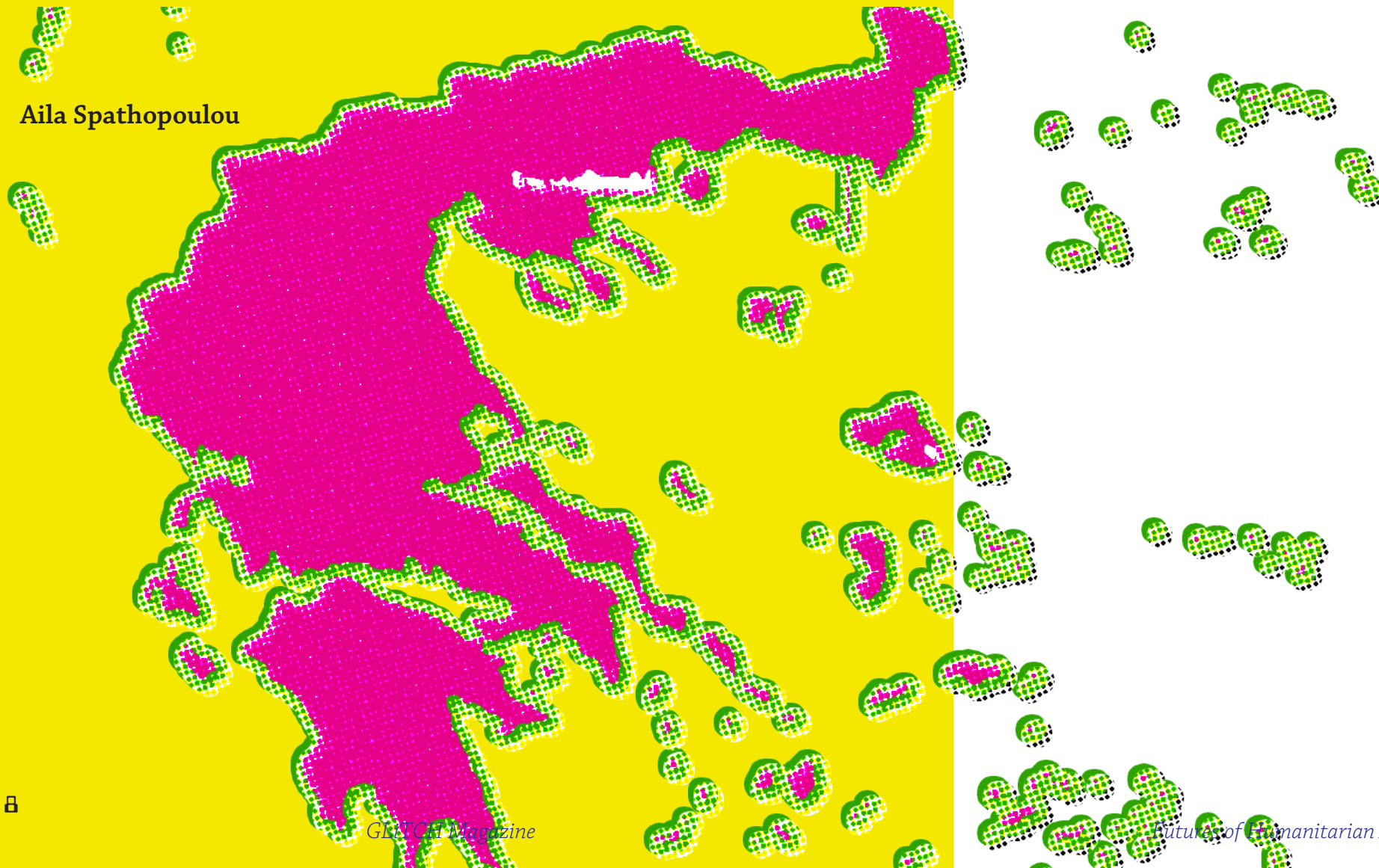
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# Embodying the hotspot/ distributing cash in Greek bordered spaces

Aila Spathopoulou



In this text, I reflect on the interconnections between the ways in which ‘flows’ of digital cash across borders materialize within cash-based interventions that target people on the move in Greece and how the hotspots as infrastructures/spatialisations of European migration management become inscribed in gendered-racialised ways on people's bodies. I show how cash-based interventions form part of spatial injustices and violences in and through bordered spaces according to the logic of the hotspot.

The declaration of a ‘refugee crisis’ in Europe – defined explicitly by authorities as a problem of categorisation of those crossing the external border comprising ‘mixed migratory flows’ – led to the restructuring of national migration management according to the EU’s ‘hotspot approach’ (EC 2015b). Five registration and identification centres started operating in Greece, on the islands of Lesbos, Chios, Samos, Leros, and Kos that ‘set the stage’ for the development of the ‘refugee crisis’

and particularly for the distinction between ‘refugees’ and ‘economic migrants’ that shaped the ‘script’ of the crisis since 2015.

Following the trajectories of the implementation of the hotspot system from 2015 helps us to discern how the ideological justification for the process of differentiation of the ‘mixed migratory flows’ involves variable attributions of agency, choice, and freedom, or their lack thereof, all of which silence the actual subjects transformed into objects of ‘migration management’ and consequently, also, of ‘cash-based interventions’. Flows of digital cash partake in the construction and deconstruction of the ‘refugee/ economic migrant’ binary and its variations (e.g., ‘Syrian family’, ‘Ukrainian refugee women’, ‘self-settled asylum seeker’, ‘single man’, ‘Pakistanis’, ‘North Africans’, ‘illegal migrant’), all of which are constructed around racialised and gendered perceptions of nationality.

The UNHCR cash assistance program started to operate in Greece in 2017 but prior to its implementation, particular forms of governance that were implemented at the hotspots and targeted certain nationalities, were legitimized/narrated, also, around logics/imaginaries of cash. For example, the Ministry of Migration in 2016 proposed to detain all those migrant nationalities with a low recognition rate in

closed pre-removal centres, on the pretext that since their asylum claims will be rejected, they will adhere to illegal means to earn cash in order to depart from the island and move forward.

In 2019, the Greek government decided to cut housing and cash assistance for refugees one month after they obtained refugee status. I met with Sara in August 2021. She was staying with her four young children in an apartment run by the ESTIA II accommodation program. Ever since she obtained the refugee status, she was receiving multiple threats to leave the apartment, through a procedure that is being referred to by the state and the UNHCR as the ‘ESTIA Exit’. As part of this procedure, her cash assistance had been cut<sup>1</sup>. The NGO who was responsible for her accommodation was threatening to take her to court if she did not leave the apartment on the basis that since her cash assistance had been suspended and she did not have a job (something that they learned from interrogating her young children), potentially she could steal or sell the furniture and utilities in the apartment that belongs to the organization or sublet the apartment in order to survive financially. What we see in this example, is how recognized refugees are being constructed as suspected criminals by the very fact that they are not entitled anymore to financial and housing assistance.



<sup>1</sup> See: <https://rsaegean.org/en/evictions-of-recognized-refugees-from-accommodation-will-lead-to-homelessness-and-destitution/>

In September 2021 the UNHCR handed over the cash assistance program to the Greek authorities. For four months until the latter restarted the financial support, residents in camps were left starving and human rights organizations spoke of a “hunger crisis” in camps. At the same time, the Greek government decided to suspend food distribution both to people whose asylum claim was rejected and those who obtained refugee status. Ironically, during those four months, the organization that was assisting the authorities to run the camps, the IOM, was informing rejected asylum seekers of their Assisted Voluntary Return and Reintegration Program that includes the provision of cash assistance. In an interview with the Ministry of Social Integration of third country nationals on 6 October 2022, I asked what the role of cash assistance in the recently introduced ‘pre-integration’ period of asylum seekers in Greece is. “I don’t believe in the integration of asylum seekers, as most of them will not remain in Greece. A lot of them even leave before their asylum decision is out. We cannot convince people to stay and integrate by just offering them some cash. This cash is just for their basic and emergency needs. We refer to pre-integration phase for financial purposes when we apply for European funding, since for budget calculations we need to separate peoples’ stay in Greece into financial phases. Pre-integration only exists on paper as a financial phase in EU funding proposals”, was his response to me.

Exiting the ministry’s building, I reflected on his above response. As people are being constructed as flows, I contend, one’s very body becomes a hotspot attracting flows of cash across international borders. And as people on the move are separated into those who are allowed to enter the country from those who are forced to remain at the border and from those who are forced/encouraged to return, logics of cash reinforce the hotspot’s violence of categorization while cash is being instrumentalized as a travelling/spatial control device of racialized populations.

# Flows of digital cash partake in the construction and deconstruction of the ‘refugee/economic migrant’ binary and its variations, all of which are constructed around racialised and gendered perceptions of nationality.

**Aila Spathopoulou**

# Digital cash: a new frontier for what it means to be accountable to affected populations?

Elizabeth Hendry

Cash and Voucher assistance (CVA) has enabled the expansion of humanitarian aid at an unprecedented scale. 5.4 billion USD of aid was delivered in CVA in 2021, marking a sixth consecutive year of growth (Development Initiatives, 2022)<sup>1</sup>. Humanitarian actors can assist thousands, even millions, of crises affected people through single programme caseloads. With humanitarian needs outstripping resources at a growing rate, there can be a strong value for money argument for cash when the context allows it, including its economies of scale and multiplier effects for local economies. Most crucially, people affected by crisis tend to prefer cash or cash combined with other types of support (CALP State of the World Cash Report, 2020)<sup>2</sup>.

Digital technology has played a fundamental role in scaling up CVA. Indeed, it would not have been possible without it. The focus of digital solutions has mostly been on the “last mile” of delivery – the digital transfer of payments. However, digitalization is happening in all phases of cash programming, from enabling crises affected people to self-apply for assistance to facilitating remote post distribution monitoring.

Today, CVA recipients may never meet in person with anyone from the humanitarian agency that is supporting them; a sign of how digital cash is shifting the way that humanitarian actors and affected populations interact with each other. Does this equate to greater accountability to affected populations (AAP) and community engagement? Certainly, there are reasons

<sup>1</sup> Development Initiatives, Tracking Cash and Voucher Assistance, 2022, [chrome-extension://efaidnbmnnnibpcajpcglclefindmkaj/https://devinit.org/documents/1226/Tracking\\_cash\\_and\\_voucher\\_assistance.pdf](https://devinit.org/documents/1226/Tracking_cash_and_voucher_assistance.pdf)

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why it can. Digital solutions offer opportunities for two-way communication, and new avenues for crises affected people to get their voices heard.

However, digital cash is also creating new challenges for humanitarian actors. One is how to empathetically communicate with affected populations via digital mediums, and what community engagement and participation can look like in a remote, digital environment involving large populations.

Another dilemma is how much to invest, and how far to go, in tailoring a programme to meet specific needs and preferences of affected populations to make it user-friendly and accessible, when each dollar spent on programme costs and programme adaptation is ultimately a dollar that recipients don't receive as direct assistance. In Lebanon, for example, monthly SMS notifications are sent to Syrian refugees to inform them cash transfers have been uploaded and are ready to be cashed out. Research by the CAMEALEON network highlights that SMS are an overall effective channel of communication. However, there are some illiterate refugees who have to devise their own strategies for deciphering the notifications about their assistance. This 'user-journey' of an illiterate Syrian refugee called Abia receiving cash assistance in Lebanon illustrates a self coping strategy employed to navigate the programme: On the fifth of every month I get an SMS

[that my assistance is ready to cash out] and I can tell what it is from the shape of the text and the number. I know the number. It ends with 300.. Sometimes I ask the neighbour to read it to me. Sometimes I worry about not getting the money (CAMEALEON, Ground Truth Solutions, 2021).



Even when equipped with these insights on the barriers that recipients encounter in accessing their cash assistance and having a positive programme experience – and humanitarian actors need to get better at routinely gathering these - difficult decisions need to be made on how much resource to invest in improving programme experience, and accountability systems more generally, versus how much to channel directly into assistance.

Since there is no clear-cut answer on the right level of investment, it is the task of each agency is to identify the point of diminishing returns on investment and contextualize how AAP approaches are applied in a particular programme and particular context.

We have the moral case and guiding principles, but what good accountability looks like in practice requires greater attention and dialogue with affected people themselves.

**Elizabeth Hendry**

We have the moral case and guiding principles for accountability to affected populations, but in an age of big, digital cash and strapped resources, what good, or good enough, AAP looks like in practice

requires greater attention and dialogue with affected populations themselves.

# When Growth Meets Resistance: Lessons from humanitarian experiences in Europe

William Plowright

When looking at the humanitarian sector, one of the most notable changes in recent times is the stunning growth, both of humanitarian needs and the size of the responses. In 2020, UN agencies reported a higher number of people in need of humanitarian assistance than ever before, a stunning 440 million people<sup>1</sup>. In 2022, UNHCR also reported that more people were displaced than at any time since records were kept<sup>2</sup>.

Concurrently, the international system is larger than ever before: more than \$31.3 billion per year, itself more than double the amount a mere ten years prior<sup>3</sup>. At the same time that both needs and assistance have expanded, the sector is experiencing a record shortfall in funding needed, with the result that the system is unable to respond to the sheer scale of humanitarian

need that exists now.

A frequent prescription for shortfalls is the answer “more”: more funding, more growth, and more response. However, we ought to ask ourselves the general question: what happens to actors when they seek unlimited growth in a given political space? The answer is that they meet resistance from other actors in that same space, who obstruct and resist that growth.

There is nothing new in debates about humanitarian access, they are almost as old as the debates about humanitarian assistance itself. In fact, many studies have discussed limitations on humanitarian access. However, recent lessons drawn from the experience of humanitarians working with refugees and migrants in Europe suggest that precedents have been set for increased

<sup>1</sup> As reported by ALNAP (2022, 86)

<sup>2</sup> As reported by UNHCR (2022).

<sup>3</sup> As reported by ALNAP (2022, 49)

resistance from governments against humanitarian actors. While researching the book *The War on Rescue: The Obstruction of Humanitarian Assistance in the European Migration Crisis* (forthcoming), I conducted hundreds of interviews with humanitarians, and heard stories of coordinated government campaigns of obstruction of aid work across Europe. On the Mediterranean, search and rescue NGOs were forced to play a cruel game of musical chairs, bouncing from port to port in search of safe harbour, while overlaid with desperate people pulled from the water. In Croatia, police and politicians harassed and threatened NGO staff. In Greece, they were openly arrested. Across Europe, politicians spread ‘fake news’ accusing NGOs of all sorts of nefarious activities, from supporting smuggling, to terrorism, to dumping waste, and even to spreading TB and HIV. In spite of evidence to the contrary. In Libya, the European funded the Libyan Coast Guard, nothing more than a militia on boats, which was used to turn refugees back, and to openly open fire on and intimidate humanitarian workers.

What does this mean for the future, in a context where humanitarian needs, and response are both growing? It suggests that in the future, even Western democratic governments are likely to be more resistant to humanitarian actors, and that around the world obstruction may increase. The future may see a larger humanitarian

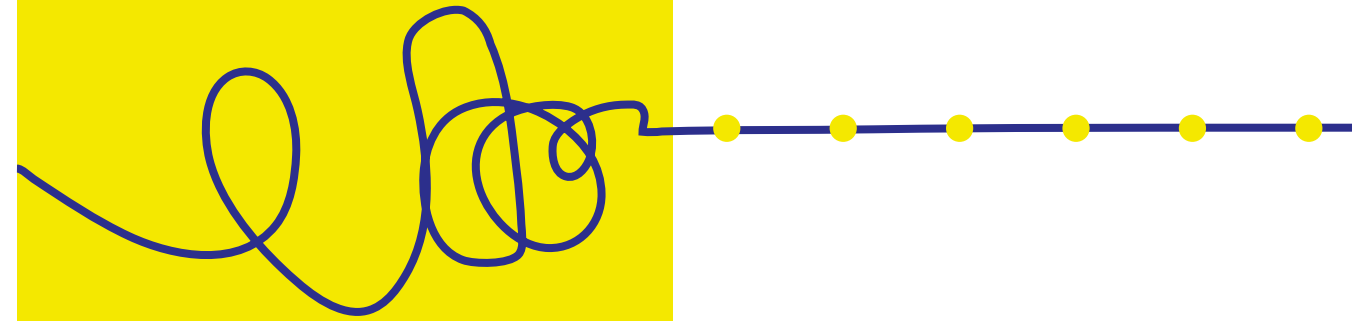
system, facing larger needs, but also increased obstruction and resistance from governments. With the spectre of climate crisis looming ever larger on the horizon, we can be forgiven for not being optimistic either about the current state of the humanitarian system, or its ability to deal with crisis in the future, unless we see radical change in how humanitarians expand in already crowded political spaces.

The future may see a larger humanitarian system, facing larger needs, but the criminalisation of humanitarian aid to refugees in Europe points to increased obstruction and resistance from governments.

William Plowright

# Digital/Cash Connector for Risk or Resilience-Choices for People on-the-Move: enabling or endangering humanitarian financial digital journeys?

Kathryn Taetzsch



Humanitarianism of the Future will shape connectors due to different but mutually exacerbating pressures, crisis contexts and deteriorating economic, climate change impacted and conflict-related situations, given a total est. 306 Mio people with humanitarian needs and a 29% increase requirement of financial commitments with huge funding gaps<sup>1</sup>. What could be more appropriate than to look towards flexible digitized financial interactive data to create better targeted, cost-efficient use of resources to “make more with less”, with “better” impact<sup>2</sup> to support survival, protection and resilience of the over 103 Mio people forcefully displaced<sup>3</sup>?

Here’s one storyline of 12-year old Noru. Her Dad, a political opposition leader, was kidnapped by the regime, so Noru and her mother had to flee their country, on a three months’ desperate journey, escaping conflict, destruction, extortion, physical, mental abuse, drought, having to cross country borders and the sea (in a rubber boat), hoping to finally arrive in a - presumably – safe-haven. With insufficient

information, barely any financial means, lost passports, they merely “just” survived.

## **An alternative journey? Enabling or risky tools?**

Here is an alternative storyline: What if the post-humanitarian dream connects people on the move to information, financial means, collected and synthesized through digital platforms? For people like Noru and her Mum, they would not only be recipients of cash/ information, but agents, providers, and autonomous investors of financial means/ data, equipped with relevant digital literacy and tools, access (online and capability) to any crowd-sourced and validated information, resources needed, facilitating a different journey<sup>4</sup>. This “trip-advisory”<sup>5</sup> including health, safety, protection, legal, travel and weather, early warning data, would help mitigate and protect against individual risks. With their digital wallets (to save, transfer, receive, “make money”<sup>6</sup>), documents (birth, health, education certificates), on digitally

distributed ledgers and accounts, able to log-on from anywhere to access (as shown in Ukraine<sup>7</sup>) and use or provide financial assistance, with opportunity to engage, inform, authenticate, trade, explore, contribute through virtual and offline social networks - risk-aware, shock-prepared, resilient.

Humanitarian cash transfers have pushed boundaries<sup>8</sup>, increasingly merging digital (and) financial power nodes, new digital realities – from blockchain (and cryptocurrency) to VirtualReality (VR) for clients as part of humanitarian accountability/ feedback mechanisms, or “metaverse-enabled” interaction options for vulnerable people. In disaster response, Artificial Intelligence (AI) as subset of Machine Learning (ML)-facilitated<sup>9</sup> with mobile phone data use, linked with geo-human-physical feature analysis (number of zinc-roofed houses in a given geography as wealth-indicator<sup>10</sup>) predicts financial assistance transfer eligibility, or migration and displacement and digital B2B<sup>11</sup> flows. Anticipatory Action/ Risk Insurance Payouts could be further calibrated to individual needs, scoring data, Value-for-Money and impact tracking capability (as “data is money” and “money is data”) - facilitated by digitally engraved and interoperable personal data(sets), beyond national boundaries with synchronized cash transfer, individually tailored support and investment? **So, what if...uncertainty, (collective and individual) risk and**

**cost** in humanitarian anticipatory action and preparedness planning could be **significantly reduced** for the individual affected and for humanitarian organisations and Governments assisting (via correlation of people’s real-world and online beneficiary data, financial humanitarian<sup>12</sup> needs, preferences, spending, social interaction behavior plus remote sensing, geospatial data, other publicly “harvested” data)<sup>13</sup>? Government-led social protection assistance transfers already use interoperable platforms<sup>14</sup>, with data on citizen’s or protected (?) refugee’s social benefit-eligibility, accessing financial and public services (health, education) support. Would Noru’s right “to be a data-point” (screened for AML/CFT) - complemented by less formal safety nets, like digital community savings groups, promoted by Financial Service Providers/ private sector<sup>15</sup> - benefit her or drive further personal risk, undermine trust, humanitarian access on journeys from conflict-sensitive contexts?<sup>16</sup>

**What if** - through humanitarian digital cash transfer data-recipient and historic spending pattern analysis - predicting individual behavior,<sup>17</sup> use of additional financial means<sup>18</sup>, client’s loan repayment/default rate<sup>19</sup> (“Social Loan Quotient”), establishing “intent” of potential clients, determining a client’s benefit-exclusion criteria and possibly also triggering behavior modification - **we** would have perfected cost-efficiency and client-tailored support through monitoring,

# What if the post-humanitarian dream connects people on-the-move to information, financial means, collected and synthesized through digital platforms?

Dr. Kathryn Taetzsch

sanctioning?<sup>20</sup> With predictive analytics applied at individual levels nudging behavior shift, with more than granular detail, across highly vulnerable groups in/ from sensitive humanitarian contexts, a central question looms: **For which benefits, choices and with which cost/risk implications** would we like to **connect financial assistance and data to build resilience** in a post-humanitarian future? What would be the storyline for Noru, if cost-efficiency ratios for already scarce humanitarian, recovery support prioritization investments may be based on where most “value-add, cost-efficient” assistance can, should (not) and will (not) be provided? For less benevolent actors, e.g. oppressive regimes – this opens fascinating new avenues of surveillance, control, restriction<sup>21</sup> and more...or simply – leads to further perpetuated exclusion of the most vulnerable...as currently visible in an **increasing digital (gender-) divide** among most vulnerable communities, with 264 Mio fewer women than men accessing mobile internet digital (& literacy) opportunities.<sup>22</sup>

Humanitarian digital experts, well aware of risks and opportunities, promote a principle-based framework that emphasizes “doing no-digital-harm”, having assessed benefit of digital and financial technology tools, especially ML-enabled humanitarian support programmes<sup>23</sup>, sharing valuable insights, with new applications, e.g. Ukraine crisis’ displaced population<sup>24</sup>. So, a choice

of leveraging digital and financial means and their implications for “good”, as true “enablers of resilience” for and by people on the move, requires strong awareness, agency and humanitarian-principled approaches<sup>25</sup> to yield benefits and mitigate against financial and digital technology risks for most vulnerable disaster- and conflict-affected populations on-the-move – for girls like Noru. *What will be your storyline for Noru?*

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# Technological change is inevitable, let's make it people-centred change

Karen Peachey

Providing cash and voucher assistance to people in crisis as part of humanitarian response is an approach that has grown in recent years and now accounts for about 19% of international humanitarian assistance.

A future that's hard to imagine. 20 years ago, I didn't foresee a world where my phone would be my constant companion, where I could access the internet at modest cost on the move, where I would store money on my phone, where I could make payments and (my latest financial favourite) move money across borders in seconds via an app with no transaction costs (thanks to Nala and the like).

Now let's look ahead 20 years, what will the humanitarian world look like? It's not far away but hard to imagine. New and evolving technologies will continue to play a key role in an evolving humanitarian world. Almost certainly there will be great benefits – with the potential

for AI to provide health care to millions who have limited current access; with large data being used to predict disasters with much greater accuracy; with robotics providing response solutions that are not yet being talked about.

There will, of course, be downsides, too. Already we see that AI can have inbuilt prejudices; that systems sold as incorruptible get hacked; that technology can fail or be compromised in different ways; that data can end up on the dark web and available to the highest bidder. While the crystal ball is unclear about how it will all play out; it is certain that big changes are in the pipeline. So the question is, how can we make the best use of technology in the land of humanitarian cash and voucher assistance?

There are two key things we must remember...

## Be more people centred

Across the humanitarian sector, organisations have vision statements and objectives that talk of putting people at the centre. There is progress, but we're far from where we need to be.

Let's start with cash. The evidence is clear that, in most situations, people in crisis prefer to receive cash. The evidence also shows that cash could be a much larger percentage of overall assistance if used when and wherever appropriate. So, if we are able to become more people centred – the use of cash (in whichever form) should continue to grow<sup>1</sup>.

## Design matters

While cash offers greater choice and dignity for people in crisis than some other forms of assistance, programme design inevitably determines the degree to which that is achieved. All too often, agency needs and design choices result in far from optimal design from a recipient perspective. For example,

- Not involving potential recipients from the start
- Not allowing people to choose the payment modality or the provider they prefer
- Not coordinating with other cash actors and relevant authorities

<sup>1</sup> More coming soon about the scaling of cash and voucher assistance, the options and limitations. Follow CALP on social media or sign up for email updates.

- Not communicating with affected communities about who is being targeted, why, the duration of assistance or the amount of assistance
- Piloting untested payment technologies on vulnerable communities
- Collecting recipients' biometric information when the use or benefit doesn't justify the risk e.g., when the possibility of duplicate beneficiaries can be mitigated in other ways
- Sharing data without recipients' informed consent
- Collecting more data than is really needed or used

Some of these design choices may have their roots in good reasons, most not. In some cases, internal policies, donor compliance requirements, payment infrastructure and legal constraints may limit options and lead to sub-optimal decisions.

Whether it's individual actions, agency policies or system-wide issues – the way we work can be changed. Some changes are easier than others, but the biggest changes ones will need concerted inter-agency effort and commitment. All of this is possible, if decisions made based on more people-centred design and putting the preferences of affected populations to the fore.

This is the now, what of the future?

The possibilities are both exciting and scary. The future offers many exciting possibilities and some scary paths. Get it right and we can use technology to help us increase reach and achieve better results. Get it wrong and we create new risks and vulnerabilities. Working on more truly people-centred design now, with people on the receiving end of aid involved in programme design, is not just the right thing for today but will help us steer a better path for tomorrow.

The way we work can be changed. All of this is possible, if decisions are based on more people-centred design and put the preferences of affected populations to the fore.

Karen Peachey

# To be people-driven, the humanitarian business model requires transformations

Patrick Saez

The humanitarian system has failed to prevent a catastrophic famine unfolding in the Horn of Africa. While humanitarian action has helped to drastically reduce mortality, disease and hunger over the past 75 years, those effects might be starting to ebb away. The challenges are well known:

## Efficacy:

Humanitarian funding has plateaued at 25 billion dollars per year, which is insufficient to absorb the impacts of crises. Built around voluntary giving, reactivity and short-termism, it has also not adapted to the majority of crises being predictable.

## Legitimacy:

Humanitarian norms are increasingly ignored. Governments, civil society, the private sector and individuals are becoming more assertive in challenging a sector that is either avoiding or excluding them, let alone being accountable to them.

Three fundamental shifts are needed: Much more political and financial investment towards prevention, focusing on conflict and climate change. The growing trend of deliberate targeting of civilians and civilian assets must be reversed. Beyond advocacy to states, international organisations should support people's agency to protect themselves.

■ Aid instruments in crises should be rebalanced. Humanitarian aid is in too little supply for it to be the main tool everywhere. Multilateral development banks have markedly stepped up their activity in crisis affected countries over the past five years. This should be accelerated even further. Most climate finance is spent on mitigation, not adaptation (28%) and crisis affected countries only receive 12% of adaptation funding. This needs to be reversed if we are to see sustainable improvements in resilience to climate related hazards.

■ The system needs true transformation, which has not been achieved through the Grand Bargain. Many thought that Covid or

now the war in Ukraine would be watershed moments for reform. Instead, there has been a pivot back to habitual practices. Anticipatory action, long-term planning and financing, locally-led responses and accountability to affected populations will not happen without meaningfully altering the governance and financing models.

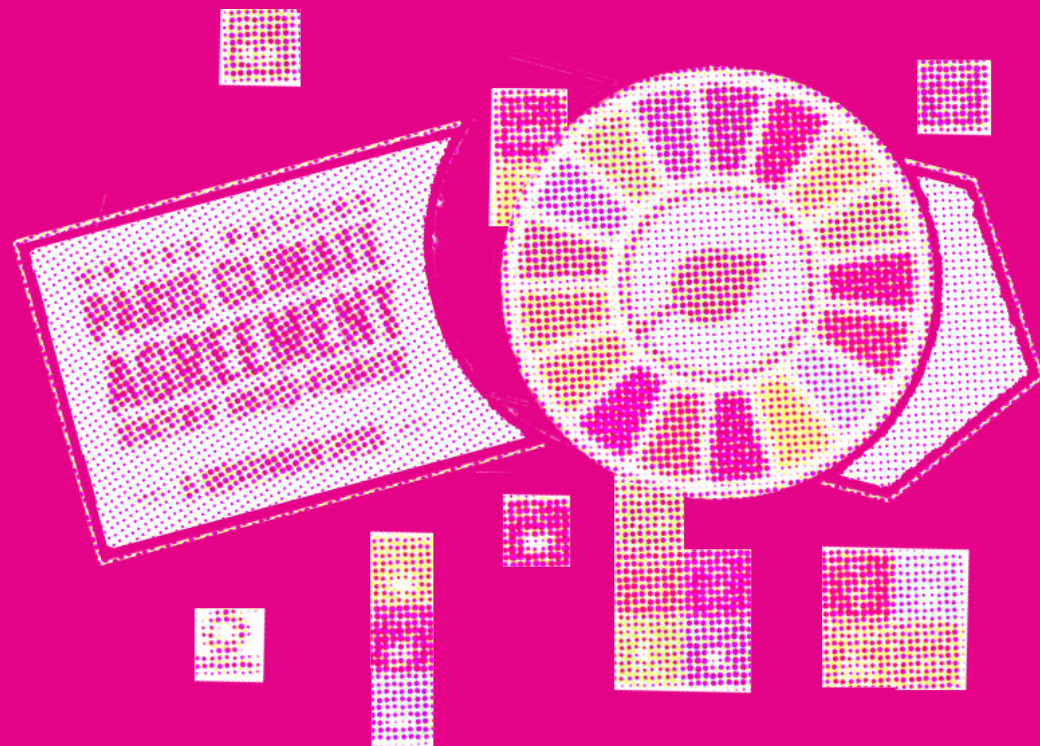
Colleagues at the Centre for Global Development and I have suggested some ideas, including area-based coordination models, placed in the hands of local actors and truly multisectoral; independent funding pools where donors would pre-arrange finance towards predictable crises on a multi-year, multisectoral basis and independent feedback mechanisms and participation audits. Making key functions independent will be key - the concentration of multiple functions in the same organisations has for too long been the main a source of power imbalance in the sector.

**The humanitarian system  
needs true transformation:  
anticipatory action, long-  
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accountability to affected  
populations.**

**Patrick Saez**

# Four key challenges for the humanitarian system

Juliet Parker



Over the last four years we have faced an unprecedented cascade of crises. As well as escalating levels of conflict, high numbers of displaced people, persistent and emerging hunger crises and devastating climate impacts, the world was struck by the Covid-19 epidemic and its associated economic effects.

The result, unsurprisingly, has been a rapid increase in levels of humanitarian need. As outlined in ALNAP's flagship report *The State of the Humanitarian System 2022*, between 2018 and 2021 the number of people recognised by UN-coordinated appeals as needing humanitarian assistance grew by 87%, from an estimated 135.8m people to 255.1m people. The international humanitarian system expanded to meet this demand; in terms of money, numbers of organisations and in-country staff, it is larger than it has ever been. International humanitarian assistance reached an estimated \$31.3b in 2021, almost double what it had been a decade before. However, over the four years 2018-2021, funding largely plateaued.

The years from 2015 to 2017 saw a burst of multilateralism, with global leaders signing a suite of agreements including, among others, the Paris Agreement on Climate Change, the Sustainable Development Goals and the Grand Bargain on humanitarian financing. Over the last four years these agreements have been put to the test, and ALNAP's analysis shows that the system has struggled to implement wholesale shifts in policy. Meanwhile, geopolitical turbulence has seen governments backsliding on their commitment to multilateral action and to international humanitarian law.

These factors have combined to place the humanitarian system, and humanitarian laws and values, under threat. From within the system there are renewed questions about the place and functions of humanitarianism; from outside, there is a lack of commitment at best and antagonism, sliding into outright violence against aid workers, at worst.

In looking ahead to the future, there are four key considerations.

First, we need to think about the scope of humanitarian action: given the funding gap, the increasing number and complexity of crises and the broadening scope of humanitarian action, it seems increasingly apparent that the sector cannot deliver on the task it has set itself. Is the scope too broad?

Second, we need to make an honest assessment of the sector's ability to transform and evolve. The last four years have seen some progress, but calls for transformation haven't led to quick, meaningful change. Given that it is so slow to evolve, can the sector stay relevant and effective in a rapidly changing world?

Third, we need to review the relevance and influence of the Western-led "aid" model. The State of the Humanitarian System 2022 contains an analysis of whether the humanitarian system is fit for the future which shows that the two biggest issues are localisation and decolonisation. Both of these have big implications for the structure of the sector and the distribution of power and resources. It's not yet clear whether in the long term we will see power being distributed more widely across the system.

And fourth, the humanitarian system needs to work out how it can support and engage with the informal humanitarian sector. In each edition of the State of the Humanitarian System we have grappled with how to define 'the humanitarian system', and have been rightly challenged about how we characterise the efforts of non-system volunteers, communities, networks and first responders. It's critical that we recognise that the humanitarian sector is only one small contributor to the big picture of humanitarian efforts. As we face the challenges of the years to come, we will need to get better at engaging and working with these 'systems outside the system'.

All of these issues are challenging, and call for courage and thoughtfulness. ALNAP's Help Library, the largest collection of resources for humanitarian learning, is testament to humanitarians' willingness to examine and measure their own effectiveness. In this era of accelerating global change, the sector needs to get even better at learning, adapting and reflecting honestly on its performance and role.

Given that it is so slow to evolve, can the humanitarian sector stay relevant and effective in a rapidly changing world?

**Juliet Parker**

# Things to come: The future of the (digitalised) humanitarian sector

Hanna A Ruszczyk

Over a period of days following the 12 October 2022 workshop, I have been processing what I heard from the discussions on digital cash assistance and the possibility of a post humanitarian future. It was clear that the invited experts and scholars are passionate about the humanitarian sector and are vested in creating a better future and a better

humanitarian sector.

I am wondering about the scope of humanitarianism given the fact that increasingly it overlaps with the development sector. How is digital technology changing the sector and what we think about? What does it mean to think about need, about people who do not want to be dependent on aid?

The word 'future' comes from the latin root futūrus "going to be, yet to be" (Online Etymology Dictionary 2022) and it refers to things to come. Google (2022) suggests synonyms for future including words such as prospective, forthcoming, coming time, inevitable, anticipated, in the course of time, impending as well as imminent. This is important because technology and digital are often intertwined with a sense of inevitability and being imminent. Almost as if there is no point in struggling against it.

Professor Thea Hilhorst suggested the classic humanitarian aid paradigm grounded in exceptionalism, centred on the international aid machinery and rooted in principles is no longer fit for purpose. It is being replaced with 'resilience humanitarianism' where people, communities and societies (can) have the capacities to adapt to or spring back from tragic life events and disasters. Under the

resilience paradigm, people know what they need and unconditional cash assistance should be the form of aid provided. This may sound sensible, however the movement to resilience humanitarianism can shift the responsibility of care directly unto people. This can lead to disinterest of the international community and an underlying politics of abandonment. People can be/are left to fend for themselves.

Is this what we want from resilience humanitarianism?

Thinking about accountability to affected populations was discussed by speakers in different ways. Karen Peachey, the executive director of the CALP Network, suggested that in any discussion about cash there should be two main points to consider. The first point is the necessity to be people centred in design and implementation and not to be in a situation where people in crisis are receiving cash transfers from multiple agencies, where people receive different transfer values in the same community, and also where people are expected to manage different digital platforms.

The second point is related to the potential glass ceiling for cash as an aid modality. The growth in the use of cash has happened within a framework of the existing (problematic in my view) system. Unless the system and all the actors think differently in order to capitalise on opportunities in front of us, people in need, in crisis will lose out on the support they need.

Hanna Mattinen from UNHCR presented the challenges in leaving no one behind. Key risks relate to access to identification, know your customer requirements (KYC), regulatory environment and connectivity. In many countries, people do not have basic forms of id that will satisfy KYC

requirements; therefore people cannot access the full scope of (digital) aid available to them. Context matters: in Mexico people in need received pre-paid cards, in DRC, UNHCR was able to negotiate a regulatory response where there are time bound exceptions in which refugees can access mobile money, in another example, in Moldova, the government needed to issue a decree that made a change in regulations to facilitate digital payments to refugees.

Connectivity and smartphone ownership is another risk, especially gendered aspects of ownership and utilisation of phones. The different modalities of distribution from cash in hand to digital cards need to be available to meet the needs of the local context. Going exclusively digital will not solve all the problems associated with cash distribution and supporting people in need.

Liz Hendry from the Norwegian Refugee Council gave insights from the Ukrainian crisis in which digital self-registration in Ukraine is a new development and it is being promoted via Facebook to potential users. She also suggested that the humanitarian system needs to become more sustainable and there is a need to link to existing social protection systems already in place.

Juliet Parker from Active Learning Network for Accountability and Performance in Humanitarian Action (ALNAP) questioned

# How do we think about the future, the “going to be, the yet to be” with our eyes wide open to the multiple futures that await us?

**Hanna A Ruszczyk**



the scope of the humanitarian sector. What can it realistically do in the future in a context where needs are increasing faster than the sector can keep up. The humanitarian sector, when properly resourced, does a good job in the short term but not when it moves outside of the short-term future.

Increasingly, there is also a challenge of legitimacy of the international humanitarian sector. There is an existential crisis. Dr William Plowright (a political scientist who previously worked for Médecins Sans Frontières) questioned what we define as the terrain of the humanitarian sector. Is it overstretched due to its own (misplaced) undertakings? The system is trying to do more and in more places. The humanitarian sector will struggle even more in the future unless the architecture of the system is changed.

Patrick Saez from the Overseas Development Institute Humanitarian Policy Group does not think that we will end up in a post humanitarian future. We need people. He is uncertain if the humanitarian sector can respond adequately to long term crises (protracted situations are becoming the 'new normal'). There are competing, compounding, multiple, often times protracted crises.

While Dr Kathryn Taetzsch from World Vision International also does not think a post humanitarian future awaits us, she does think technology will redefine how humanitarian work is conducted. How do we think about the future, think about technology and digital innovation without sliding into a post humanitarian future?

As a provocation, I wonder if we should support people through and with technology while knowingly side stepping discussions about oppressive/problematic governments and profit driven private sector involvement? How do we think about the future, the "going to be, the yet to be" with our eyes wide open to the multiple futures that await us?

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