

It's time for a route-based approach in CVA programming:

Unpacking the criteria to meet the needs of people on the move



Thank you all for joining us.

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I will run you through why these matters to us as humanitarian actors working in contexts of human mobility, about the CALP's recent study, and end with a challenge for us all to better deliver humanitarian support to people on the move.

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Thousands of people a day cross the jungles of Panama. Migrants are traversing the brutal heat of the Sahel. Boats of asylum seekers are arriving on the shores of Italy and Greece. A million Rohingya have fled to Bangladesh. Human mobility is a worldwide phenomenon – and it is increasing.

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The <u>IOM estimates</u> that in 2020, 281 million people lived in a country other than the one they were born in; that is a 120% increase from 1990. The <u>UNHCR estimated</u> that at the end of 2022, over 108 million people worldwide were forcibly displaced.

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Human mobility is a feature of all major humanitarian crises. And, in these crises, Cash and Voucher Assistance is used at scale to deliver support. However, Cash and Voucher Assistance delivery can fall short in terms of reaching people wherever they are in their migratory routes.

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Give the gravity of the situation and that the potential of our responses is falling short, we must ask ourselves, is it time to change from a country to a route-based approach?

In 2022 CALP launched a new theme on Cash and Voucher Assistance and human mobility because significant one for actors in our Network.

CALP aims to contribute to progress on this issue by:

- Supporting evidence generation at regional and global levels;
- Contributing to practical solutions to delivering CVA to migrant populations; and convening evidence-based discussion on the key issues.

And in

2022, we commissioned our first study on the topic which focused on the Americas. That study had two major calls to Action:

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The first call to action was to design and implement humanitarian cash and voucher assistance that is people centered based on the demographics, frictions, motivations.

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The second call to action was to shift the design unit from a country to a route in contexts of human mobility. This is what we mean by using a route-based approach to CVA.

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Based on that second call to action, we undertook a study in 2023 on the feasibility of a route-based approach in the Americas.

The study takes us on a journey through three perspectives: of people on the move, of humanitarian organizations, and of financial service providers.

It then lays out how a route-based approach could be achieved along migratory routes in the Americas.

According to CALP's most recent report, entitled Mapping a Route-Based Approach to CVA: Feasibility in select contexts in the Americas what are the arguments for a route-based approach?

First: It is desirable: People on the move make it clear that they prefer cash and voucher assistance. The IFRC <u>studied three countries</u> within a human mobility context and found an overwhelming preference for CVA; for example, in Colombia, it was preferred by 84% of the interviewees.

People on the move have diverse needs; they know best how to use the transfers for their families.

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Second. It is feasible: Humanitarians sometimes express that no financial service providers work across borders; this is untrue. There are options: closed-loop payment networks, FinTech products, digital currencies, wholesale banks, payment aggregators, and payment rails (e.g., Visa, Mastercard).

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Third: The elements needed exist: There is no one way to build a route-based approach, but the elements needed to start doing so are often already present in different contexts.

These elements include multiagency coordinated responses, agencies that can provide continuous delivery to people along agreed routes, and unified delivery models. The elements needed will depend on the context.

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Fourthly: Actors are innovating already: A <u>VenEsperanza</u> program in Colombia has a low-cost and highly effective strategy for working with <u>people on the move</u>. The IFRC's <u>humanitarian service points approach</u> positions waystations with humanitarian assistance, including CVA, across routes. The <u>RefAid app</u>, used by different humanitarian organizations, provides people on the move with information on services that are near them.

It is worth mentioning that CALP is not the only organization promoting a route-based approach. There are other actors who have arrived at a similar conclusion.

The IFRC released a <u>series of studies</u> on CVA and migration, offering valuable insights supporting the approach.

The British Red Cross' report in the Sahel came to the same conclusion as CALP, calling for a 'journey-based approach'.

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Our study then provides three potential scenarios to applying a route-based approach in the Americas.

Each has its pros and cons. Will depend on the context and imply a range of actors. Let's look at them briefly.

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SCENARIO 1: is called the Waystation.

It uses a design Lens of Viability. This scenario is most adapted to humanitarian organizations. It uses a combination of existing cash and voucher assistance delivery mechanisms (such as e-vouchers) and assistance delivery models (like humanitarian service points, and vendor marketplaces).

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Scenario 2: is called the wallet.

It uses a design lens of desirability and closely aligns to preferences of people on the move. A decentralized blockchain wallet has minimal KYC requirements and provides full autonomy during and after the program. Deposits are made in a USD-pegged stablecoin.

Scenario 3: The Boxcar.

This scenario uses a design lens of Functionally or Feasibility. It is best aligned with existing (familiar) financial services and compliance standards. It Combines payment rails, card network and one or more issuing banks.

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I know this is a lot of information. You can dive in the reports, take your time and we will look for other spaces to talk more in-depth.

Don't get overwhelmed but do know this.

What has to happen is a commitment to change. It will need to have early adopters who can take the risk and donors who are willing to fund new approaches.

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We are faced with the reality that human mobility is increasing at tremendous speed. In the Americas, the number of people thought to have passed through the Darien Gap <u>doubled from 2021 to 2022</u>. Hundreds of thousands of people are taking dangerous journeys.

We see that a route-based approach is possible in the Americas. It is desirable, feasible, the necessary elements exist, and actors are innovating already. Our newest report provides three scenarios to achieve a route-based approach in the Americas.

How do we achieve that ambition? We need early adopters, willing donors, and shifts to how we coordinate humanitarian response.

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Please know that this event, my talk, the panel discussion that follows, is not about a report. It is the start of a journey towards changing mindsets, practices, and how people on the move experience humanitarian support.

On an aside, CALP has tried to make a very dense and complex topic accessible to different types of people.

We have created the first accessible version of a CALP report aiming to be more friendly to neurodiverse people and for those using screen readers.

We have tried to put the voices of people on the move front and center through case studies collected during the research.

We also created audio versions of the case studies and blog—all available in Spanish and English.

As we are on our journey to make our offering more accessible. tell us how we did and how we can do better.

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In closing, I want to think of the potential for cash and voucher assistance to help vulnerable people make less risky decisions if they have access to predictable humanitarian assistance along their journey.

Critics sometimes ask, 'Does cash and voucher assistance increase protection risks for vulnerable people on the move?' However, this is not the right question. Instead, we must ask ourselves: 'What is the risk of not providing people on the move with this type of support?'

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