

Methodology

PRIMARY RESEARCH

99

key informant interviews

21

regional, country level and global focus group discussions

860

respondents to the practitioner survey in 4 languages

SECONDARY RESEARCH



Review of key documentation published since 2020

Research for the *State of the World's Cash 2023* drew on primary and secondary sources. It involved a wide range of stakeholders working in different operational contexts and with roles at global, regional, country, and local levels. This section provides an overview of the methodology, see Methodology Annex for more details.

Primary research was undertaken between September 2022 and March 2023, with views gathered from people working for local organizations, INGOs, UN agencies, the Red Cross Red Crescent Movement, governments, government donors and the private sector, alongside individual experts.

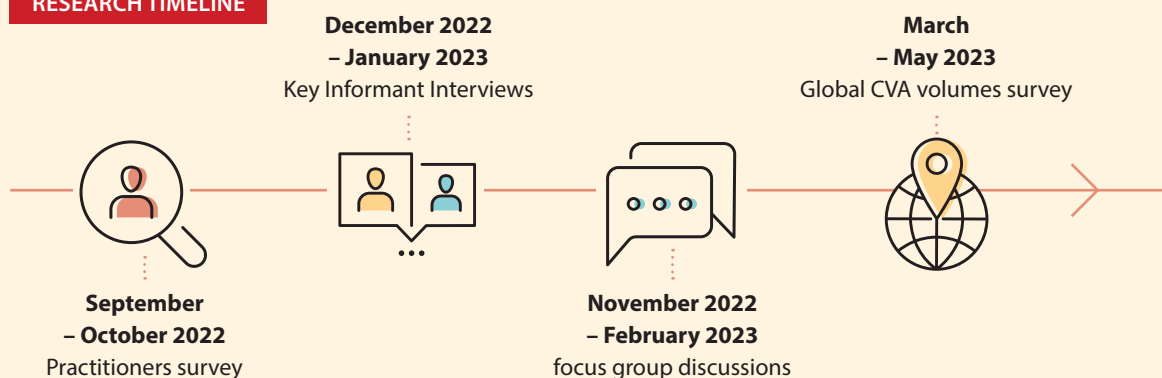
CALP worked in conjunction with Development Initiatives to conduct a survey of 2022 CVA volume data. This followed an established methodology for calculating CVA volumes and included the extraction of data from OCHA's Financial Tracking Service database.

Quantitative research included a practitioner survey, similar to that used for the first two State of the World's Cash reports with additional questions to capture new trends. The sample size for the practitioner survey is three times larger than for the previous report, with 860 responses. 99 key informant interviews were conducted. To help contextualize the research and ensure a wide range of perspectives, 21 focus group discussions were conducted – 8 with stakeholders with global roles, 10 with regional roles and 3 with country focused roles.

Secondary research included an extensive literature review of documentation and resources published since 2020. This helped frame the research, inform the primary data collection, and support the analysis and triangulation of primary research findings. Given the large number of CVA publications, secondary research was necessarily selective and conducted on a rolling basis throughout the research and drafting period.

An Advisory Group including a range of institutional and technical professionals (see acknowledgements), provided ongoing quality checks, review, and informed the overall framing of the report. CALP Technical Advisory Group (TAG) members and other thematic experts provided an external review of chapter drafts.

RESEARCH TIMELINE

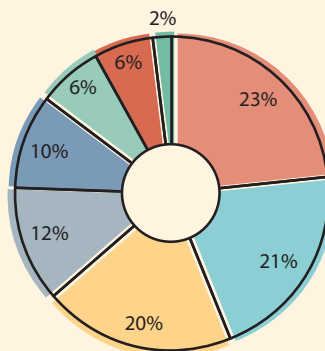


PRACTITIONER SURVEY RESPONSES

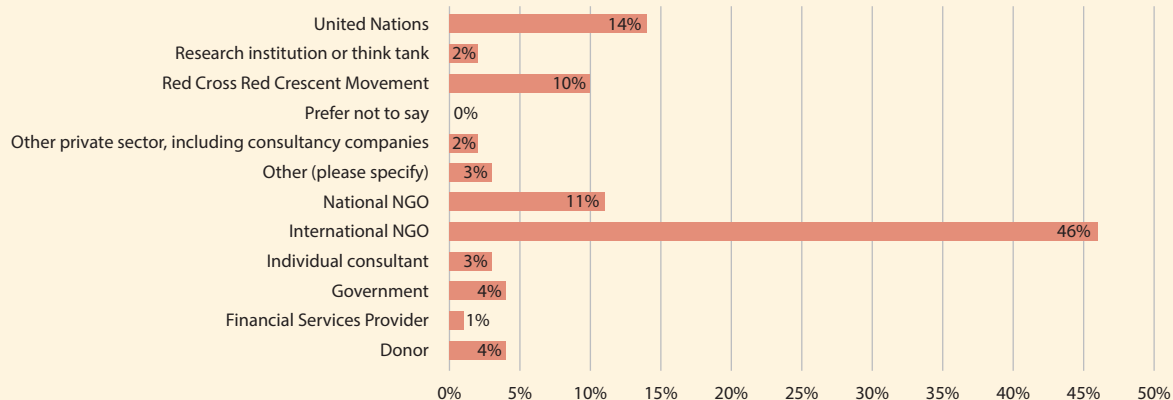
860 respondents to the practitioner survey in 4 languages

Geographical location

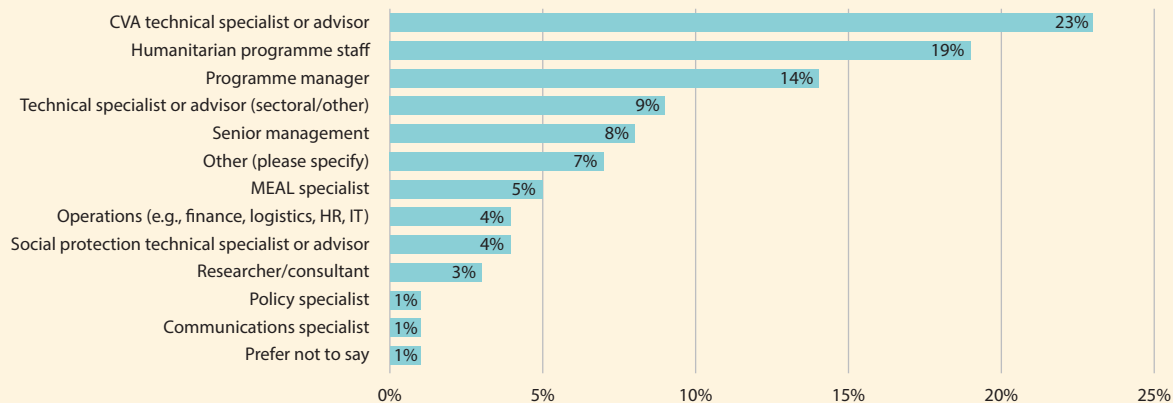
- The Americas - 101 responses
- Asia and Pacific - 53 responses
- East and Southern Africa - 171 responses
- Europe - 15 responses
- Global - 178 responses
- Middle East and North Africa - 84 responses
- Other - 57 responses
- West and Central Africa - 201 responses



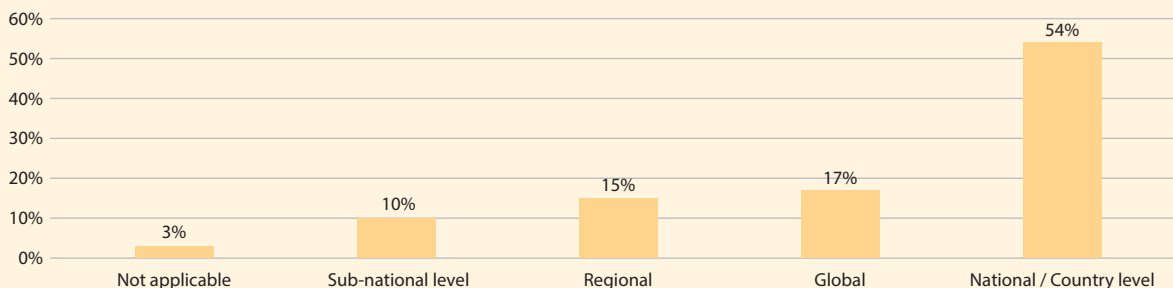
Organization type (%)



Role of respondent (%)



Location of role within organization (%)



Annex

Methodology

The research for the *State of the World's Cash 2023* drew on primary and secondary sources and sought to reach a representative range of stakeholders from different operational contexts and with roles at local, country, regional and global levels. Primary data collection started in September 2022 and continued to March 2023, involving 99 key informant interviews, a practitioner survey that elicited 860 responses, and 21 focus group discussions around the world. The process gathered feedback from a broad range of actors including national and international NGOs, UN agencies, the Red Cross Red Crescent Movement, private sector, and independent experts. The process also drew on an extensive review of literature published in the last three years, since the last State of the World's Cash report was produced in 2020. Given the large number of CVA publications, secondary research was necessarily selective (based on searches and recommendations from key informants and advisory group members) and conducted on a rolling basis throughout the research and drafting period. References are included at the end of each chapter.

Practitioner survey

Design and distribution

The practitioner survey was open from mid-September until mid-October 2022. The design followed the same rationale as the previous two reports, with new questions added to capture new trends. The survey gathered the opinions of practitioners and others with an interest in CVA, with questions regarding the current state of humanitarian CVA programming, challenges and gaps to address, and future trends.

The survey, in Arabic, English, French and Spanish, was distributed via the CALP D-groups, mailing lists and through social media. With 860 respondents, the sample size for the practitioner survey is more than three times larger than for the previous report.

The survey used two approaches to gather responses to questions, namely – Likert scale and a list of options.

Data analysis

Responses were analyzed in aggregate, and broken down by characteristics of the respondent's profile in terms of the respondent's organization, their role, geographical location and location within the organization, i.e., Head Office, regional, national or sub-national.

Survey data was analyzed as follows.

Likert Scale: Responses were collected on a five-point scale: 'Strongly agree', 'Agree', 'Neutral', 'Disagree', 'Strongly disagree'. Respondents could also indicate 'No basis' where they felt they were not in a position to answer a question. For the purpose of analysis, 'No basis' responses were removed from the calculation and other responses were combined as follows.

'Practitioners agree' statements: These statements combine the number of respondents that 'Agree' and 'Strongly agree'.

'Practitioners disagree' statements: These statements combine the number of respondents that 'Disagree' and 'Strongly disagree'.

'Practitioners do not agree' statement: These statements combine the number of respondents that 'Strongly disagree', 'Disagree' and were 'Neutral'.

'Practitioners do not disagree' statement: These statements combine the number of respondents that 'Strongly agree', 'Agree' and were 'Neutral'.

Top opportunities or challenges/barriers: Practitioners were asked to select top opportunities or challenges – selecting up to three from a list of options that they considered the most important in relation to the question. This section also gave a 'No basis' or 'other' (please specify) choice. Analysis was conducted after excluding 'No basis responses'.

Key informant interviews

There were two types of key informant interviews (KIs): (a) those with CVA focal points who provided information based on their organizational perspectives; and (b) interviews with thematic experts. In total 99 key informant interviews were completed as follows.

Organization type	# of organizations
INGO	30
UN	14
Donor	12
NNGO	10
Research institution or think tank	9
RCRCM	9
Individual consultant	6
FSP	3
Network	2
Other private sector	2
Government	1
CWG	1
Total	99

Organizational interviews

First name	Second name	Organization
Andre	Griekspoor	WHO
Anna	Nicol	PRM
Anna	Kondaychan	CashCap
Annika	Sjoberg	UNHCR
Carla	Lacerda	WFP
Celine	Sinitzky	ACF
Chloe	De Soye	ECHO
Christina	Bennett	Start Network
Claire	Mariani	UNICEF
Clara	Setiawen	ICRC
David	Peppiatt	BRC
Ellen	Lee	PRM
Elodie	Bousquel	MasterCard
Emma	Delo	BRC
Etienne Juванon	Du Vacha	FAO
Fatimah	El Feitori	Global Affairs Canada
Fouad	Diab	IOM
Francesca	de Ceglie	WFP
Gisela	Davico	Better Than Cash Alliance
Ian	O-Donnell	IFRC
Ignacio	Packer	ICVA

First name	Second name	Organization
Jan	Egeland	NRC
Joseph	Oliveros	IFRC
Josue	Berru	Mujer y Mujer
Juliet	Lang	OCHA
Kathryn	Taetzsch	WVI/ CCD
Koko	Sossouvi	ECHO
Kristin	Smart	Mercy Corps
Laura	Meissner	USAID – BHA
Liz	Hendry	NRC
Maria	Pia Ferrari	ACF
Maria	Thorin	SIDA
Marina	Skuric Prodanovic	OCHA
Nanette	Antequisa	ECOWEB
Naomi	Ayot	Local Coalition Accelerator Uganda
Nick	Anderson	Save the Children International
Peter	Ombasa	Ministry of Labour and Social Protection, State Department of Social Protection and Senior Citizens Affairs – National Social Protection Secretariat (NSPS) – Government of Kenya
Rebecca	Alt	GFFO
Sam	Brett	FCDO
Sarem	Ammar	Building Foundation for Development
Sergine	Dioum	MTN Group
Shreeju	Shrestha	Oxfam
Simon	Wright Lakin	MasterCard
Stefan	Bumbacher	SDC/HA
Stefano	Battain	IRC
Wendy	Fenton	ODI
William	Anderson	Sphere

Thematic interviews

First name	Second name	Organization
Adva	Rodogovsky	CBM
Ali	Mansoor	Pacific CWG
Amjad	Al Shawwa	The Palestinian NGO Network
Amos	Doombos	CCD/WVI
Andrea	Duechting	Centre for Humanitarian Action (CHA)
Anita	Kattakuzhy	Network for Empowered Aid Response (NEAR)
Anna	Kondakhchyan	CashCap
Anna	McCord	Consultant
Caroline	Holt	IFRC

First name	Second name	Organization
Cecile	Cherrier	Consultant
Celina	Maravilla	Caritas Nacional – El Salvador
Chris	Paci	REACH
Courtenay	Cabot Venton	Consultant
David	Peters	Start Network
Dina	Brick	CRS
Dr Margie	Cheesman	Minderoo Centre for Technology & Democracy
Edward	Walters	CRS
Francisco	Ausin	AECID
Frederic	Gibaudan	DIGID consortium
Gabriele	Erba	UNICEF
Greg	Rodwell	CALP
Hannah	Miles	Ground Truth Solutions
Heba	Timawy	Ma'an Center for Development
Holly	Radice	CALP
Jahangir	Alam	DAM
James	Shepherd Baron	Consultant
Jenny	Harper	BRC
Kate	Longley	CRS
Keti	Khurtsia	RedRose
Lars Peter	Nissen	ACAPS
Louisa	Seferis	Consultant
Mahmoud	Hamanda	The Palestinian NGO Network
Marianna	Kuttothara	American Red Cross
Mario	Herrera	Caritas Nacional – El Salvador
Meaghan	Donah	WFP
Meg	Sattler	Ground Truth Solutions
Meghan	Bailey	Red Cross Red Crescent Climate Centre
Niklas	Rieger	Development Initiatives
Nupur	Kukrety	UNICEF
Paul	Harvey	Humanitarian Outcomes

Focus groups discussions

Focus group discussions (FGDs) were conducted to gather the qualitative perspectives of practitioners working at country, regional and global level. The discussions were built on the results of the survey and KIs.

Each FGD lasted 60 to 90 minutes and involved 3 to 28 participants. A guide was developed and used to moderate the discussion. It was adapted and contextualized to the region/country time available and participants. The questions were qualitative and open-ended, designed to promote discussion. Identities of individuals were kept confidential and responses anonymized.

21 FDGs were organized between November 2022 and February 2023, 3 focused on country level participants, 10 were regional, and 8 involved people across the globe. Participants were representative of the range of organizations (national and international), functions, sectors and issues involved in CVA.

Regional FDGs

1. Asia-Pacific – 24th January 2023
2. Americas (1) – 9th December 2022
3. Americas (2) – 12th December 2022
4. Americas (3) – 14th December 2022
5. East and Southern Africa, Linkages with Social Protection – 16th December 2022
6. Middle East and North Africa, Linkages with Social Protection – 14th December 2022
7. Middle East and North Africa – 30th November 2022
8. Southern Africa – 11th January 2023
9. East Africa – 12th December 2022
10. West and Central Africa – 15th December 2022

Country-based FDGs

1. Colombia – 25th November 2022
2. Guatemala – 2nd December 2022
3. Honduras – 23rd November 2022

Global FDGs

1. CALP Technical Advisory Group (TAG) – 9th December 2022
2. Inter-Agency Standing Committee (IASC) Cash Advisory Group – 13th December 2022
3. Donor Cash Forum (DCF) – 9th January 2023
4. Social Protection Technical Assistance, Advice, and Resources Facility (STAAR) – 12th and 17th January 2023
5. Global Cluster CVA Focal Points – 24th January 2023
6. Blockchain – 30th January 2023
7. Management Information System (MIS) – 8th February 2023
8. Social Protection Inter-Agency Cooperation Board (SPIAC-B) – 2nd February 2023

Data analysis

FDGs were transcribed along with key messages emerging and used to triangulate data gathered through surveys and interviews.

CVA volume data collection and analysis

Development Initiatives, in partnership with CALP, collect and calculate global CVA data annually. Data is collected via a survey of agencies implementing CVA, and supplemented, and cross-referenced with data extracted from OCHA's Financial Tracking Service (FTS). Key points in this methodology include:

- Agencies are asked where possible to provide: (a) **values for CVA transferred to recipients, disaggregated by cash and vouchers**; and (b) **associated overall programming costs. Most agencies can provide the values transferred to recipients, but not associated programming costs**, particularly where CVA has been

delivered as part of wider programming and extrapolation of CVA-specific costs is not feasible. Conversely, some agencies are only able to provide overall CVA programming costs, some of which includes some non-CVA components.

- The global CVA volume has to date been calculated in terms of **overall programming costs**. Overall programming costs comprise the amounts transferred to people, plus associated programme implementation and administrative costs. Extracting accurate programming costs can be challenging, depending on organizational systems, and programming arrangements (e.g., mixed modality projects). For example, only 12% of CVA organizational volume submissions for 2022 included associated programming costs. The average ratio across the entire sample with available data of transfer costs to overall CVA programming costs (79%) was applied to the remainder to generate the estimated 2022 global total of US\$10.0 billion. This methodology – using a combination of actual programming costs (where available), and estimates based on the average ratio of available programming costs to transfers – has been applied consistently since CALP and Development Initiatives started collecting and collating this data in 2016.
- Multiple agencies also note that their **systems are not always able to capture either complete or wholly accurate data**, which can lead to both under and over reporting, although the accuracy of reporting systems tends to improve over time.
- Agencies are also asked to provide data on **CVA sub-grants received or disbursed to other agencies**. This is used to **help remove double counting, with relevant CVA amounts attributed in the calculations to the organizations that implemented them**, rather than the organization providing the sub-grant.
- Data is collected based on the calendar year (January to December), although some organizations have different fiscal years, requiring adjustments to be made to take account of this.
- Data extracted from FTS is cross-referenced with the data submitted directly by organizations via the survey, with relevant data that is not captured in the survey being added to the calculation of the totals.
- All data presented in the graphs is rounded up or down to the nearest decimal point e.g. 4.57 would be presented as 4.6. Given the size of the figures involved, this means that the constituent elements might not appear to add up exactly to the total in all cases.

Data included in this report for 2022 is provisional. In addition to the usual caveats, the timeframe for data collection meant that several organizations were not able to submit data, submitted incomplete data, or included projected estimates. FTS data has also been used where possible, but this is not comprehensive, and gaps remain. However, CVA data is more likely to be under-reported than over-reported, so a decrease in the totals overall or per organization type is not anticipated.

Note on data comparing CVA to overall international humanitarian assistance (IHA):

- IHA data presented is based on calculations by Development Initiatives and differs from figures presented in the Global Humanitarian Assistance (GHA) 2023 report. This is due to updated FTS data and because IHA funding volumes in the GHA report are adjusted for inflation ('constant prices'). The IHA funding figures in this report are presented in current prices to be more comparable with the data on global volumes of humanitarian CVA, which is also only available at current prices.
- The percentages (for CVA as a percentage of IHA) are calculated using CVA figures that differ from the annual totals as they exclude interventions/funds that don't count towards IHA – e.g., domestic RCRC CVA in donor countries, or GiveDirectly's US programming.
- This is a comparison between inputs to, and outputs of, the international humanitarian system that are collected from two very different sources: donor data for international humanitarian assistance (for IHA totals) and implementing organization data (for CVA totals). A lack of reporting to interagency tracking platforms on how assistance reaches affected populations – in the form of services, cash and vouchers or in-kind assistance – means there is no data in between what donors contribute to humanitarian responses and how implementing organizations deliver assistance.

Governance and review process

CALP established an Advisory Group to support the State of the World's Cash 2023 research process and ensure quality outputs/outcomes, as well as provide support for external uptake. Members were selected based on their experience and expertise in CVA and related topics, as well as to provide a representative cross-section of stakeholders.

Name	Organization
Alex Klass	Bureau for Humanitarian Affairs
Barnaby Willitts- King	GSMA
Carla Lacerda	World Food Programme
Dina Morad	World Food Programme
Kathryn Taetzsch	World Vision International
Louisa Seferis	Independent
Nupur Kukrety	UNICEF
Orhan Hacimehmet	IFRC
Smruti Patel	Global Mentoring Initiatives/A4EP
Stuart Campo	OCHA
Wendy Fenton	Overseas Development Institute

The Advisory Group provided strategic and technical perspectives, related to:

- i) The main strategic CVA discussions that should be taken into consideration during the data collection and analysis and reflected in the report.
- ii) Early results validation and drafting/report recommendations.
- iii) Support in the design and planning of the external uptake strategy.
- iv) Review and support in the report drafting and dissemination.

Ways of working between the CALP team and the Advisory Group included three remote meetings and reviews of documents.

In addition to Advisory Group reviews, members of the CALP Technical Advisory Group, CALP staff, Development Initiatives, and other external experts also provided input. Feedback, comments, and suggestions from reviewers were collected and consolidated to develop the final version of the report.

Terminology and acronyms

Key CVA terminology used in this report

The use of cash and voucher assistance (CVA) terminology reflects the evolution of thinking in the humanitarian sector on this subject. CALP's Glossary of Terminology for Cash and Voucher Assistance, updated in 2023, is the central reference for relevant CVA terms and definitions for readers of this report.

Acronyms

AAP Accountability to Affected Populations	DLT Distributed Ledger Technology
AI Artificial intelligence	DIGID Dignified Identities in Cash Assistance consortium
AML Anti-money laundering	DRC Democratic Republic of Congo
API Application Programming Interfaces	DRR Disaster Risk Reduction
A4EP Alliance for Empowering Partnership	DRWG Data Responsibility Working Group
ATM Automated Teller Machine	ECHO European Civil Protection and Humanitarian Operations
ASP Adaptative Social Protection	ERC Enhanced Response Capacity
BASIC Better Assistance in Crises programme	ERC Emergency Response Coordinator
BIMS Biometric Identity Management System	EPRP Emergency Preparedness and Response Plan
CAMEALEON Cash Monitoring, Evaluation, Accountability and Learning Organizational Network	ESSN Emergency Social Safety Net programme
CALP The CALP Network	FCAS Fragile and conflict-affected situations
CAG Cash Advisory Group	FGD Focus group discussions
CAR Central African Republic	FSPs Financial service providers
CBT Cash-Based Transfers	FTS Financial Tracking Service
CCD Collaborative Cash Delivery Network	GB Grand Bargain
CDD Customer Due Diligence	GBV Gender-Based Violence
CERF Central Emergency Response Funds	GCCG Global Cluster Coordination Group
CFM Complaints and Feedback Mechanisms	GDPR General Data Protection Regulation
CFW Cash for work schemes	GDT Global Distribution Tool
CGAP Consultative Group to Assist the Poor	GEC Global Education Cluster
COVID-19 Coronavirus Disease 2019	GHG Greenhouse gases
CMP Child Money Programme	GHRP Global Humanitarian Response Plan
CRS Catholic Relief Services	GFFO German Federal Foreign Office
CSO Civil Society Organisation	GMI Global Mentoring Initiative
CTF Counter Terrorism Financing	GPPI Global Public Policy Institute
CVA Cash and voucher assistance	GTS Ground Truth Solutions
CWG Cash working group	HC Humanitarian coordinators
DAM Dhaka Ahsania Mission	HCT Humanitarian Country Team
DCF Donor Cash Forum	

HDX Humanitarian Data Exchange	ODA Overseas Development Assistance
HERE Humanitarian Exchange and Research Centre	ODI Overseas Development Institute
HPC Humanitarian Programme Cycle	ODK Open Data Kit
HQ Headquarters	OPM Oxford Policy Management
HRP Humanitarian Response Plan	PDM Post-distribution monitoring
IASC Inter Agency Standing Committee	PQT Programme Quality Toolbox
IATI International Aid Transparency Initiative	PSNP Productive Safety Net Programme
ICCG Inter-Cluster Coordination Group	RAM Rapid Assessment for Markets
ICRC International Committee of the Red Cross	RC Resident Coordinator
IFRC International Federation of Red Cross and Red Crescent Societies	RCRCM Red Cross Red Crescent Movement
IHA International Humanitarian Assistance	RDM Responsible Data Management
IMF International Monetary Fund	SCAN Systematic Cost Analysis
INGO International Non-Governmental Organisation	SCOPE WFP recipient and transfer management platform
ILO International Labour Organization	SDC Swiss Agency for Development and Cooperation
IRC International Rescue Committee	SPACE Social Protection Approaches to COVID-19
ISP Information Sharing Protocol	SOPs Standard Operating Procedures
KYC Know Your Customer	SRSP Shock Responsive Social Protection
LAC Latin America and the Caribbean	TAG CALP Technical Advisory Group
LEO Low Earth Orbit	ToRs Terms of Reference
LMMS Last Mile Mobile Solution	TRC Turkish Red Crescent
LNA Local and national actors	UK United Kingdom
M&E Monitoring and Evaluation	UN United Nations
MBP Market-Based Programming	UNCCS United Nations Common Cash Statement
MEAL Monitoring, Evaluation, Accountability and Learning	UNHCR United Nations High Commissioner for Refugees
MEB Minimum Expenditure Basket	UNICEF United Nations Children's Fund
MENA Middle East and North Africa	USAID The United States Agency for International Development
MiC Markets in Crisis	VfM Value for Money
MIS Management Information System	VSLA Village Savings and Loans Associations
MNO Mobile Network Operator	WaSH Water Sanitation and Hygiene
MPC Multi-purpose Cash	WB World Bank
MPCA Multi-purpose Cash Assistance	WCRS Whole of Cash Response System
MPTF Multi-Partner Trust Fund	WHO World Health Organization
NAPC-VDC National Anti-Poverty Commission – Victims of Disaster and Calamities	WFP World Food Programme
NGO Non-governmental organizations	YFCA Yemen Family Care Association
NRC Norwegian Refugee Council	3PM Third Party Monitoring
OCHA Office for the Coordination of Humanitarian Affairs	3W Who does What, Where