

# Navigating the Digital Technology Behavior for the Distribution of Humanitarian Cash-Based Assistance: Aid Recipients Experience

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## ABSTRACT

Cash-based assistance (CBA) programs have become an increasingly common approach as one modality for the provision of humanitarian aid. The use of disruptive and digital technologies (such as mobile money, electronic vouchers) has provided benefits to implementation of such programs in terms of for instance, cost effectiveness, timeliness, coverage, safety, and financial inclusion. Despite the benefits, the digitalization of such programs is very context-dependent, including the needs and characteristics of affected populations as end recipients of the assistance. This research is aimed to investigate the contextual characteristics toward digital transformation addressing the end user's experience. The series of interviews is conducted from humanitarian practitioners based in Uganda. The findings are yet to be analyzed, but some initial findings are discussed, and future research is addressed in the conclusion.

## Keywords

Cash-based assistance, digital transition, adoption behavior, refugee camps, aid recipients.

## INTRODUCTION

The global crisis is rapidly changing and growing with the lethal mix of conflict (e.g., Sudan, Gaza, Ukraine, Syria), COVID-19 pandemic, food insecurity, and climate emergency. The number of forcibly displaced people due to such crises has continued to increase from 82.4 million in 2020 to more than 103 million, of which 32.5 million refugees, by the end of 2022 (UNHCR, 2023). According to the EU, more than 35% of the humanitarian assistance reaches refugees in the form of cash-based assistance (CBA) (e.g., via different delivery mechanism such as physical cash, mobile money, debit card) (ECHO, 2021) and to a larger scale of cash programs above 10 million euro (DG-ECHO, 2024). DG-ECHO emphasizes the links between cash and the secure and efficient use of digital tools. The EU promotes cash operations, which build on technological advances and innovations and use technology to strengthen interoperability and link to longer-term solutions. EU humanitarian aid prefers digital solutions such as electronic cash transfers and digital identities. Despite tremendous upward trend toward delivery of CBA programs, the effectiveness and cost-efficiency of CBA implementation is highly dependent on the contextual factors such as the financial and technological infrastructure, regulatory framework, together with market, economic conditions of the host countries, and more importantly the contextual characteristics of aid recipients (Heaslip et al., 2018b; Kian et al., 2022; Piotrowicz, 2018; Wilson et al., 2018).

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Humanitarian organizations (HOs) have been increasingly using digital technologies along the cash operations cycle from needs assessment to the cash transfers via different delivery mechanism such as mobile money, bank accounts or smart card (Jodar, 2021). Digitalization has been implemented and adapted in different ways and contexts with a typical aim of improving access to humanitarian aid. For instance, in Sudan, there has been a shift from emergency food assistance to digital cash transfers. In India, the public distribution system is intervened through digital transformation since 2010, and while in the UK, welfare has been digital since 2012 and from 2016, the humanitarian assistance for asylum seekers is provided through biometrics and debit cards (Jaspars & Sathyamala, 2021). Although using technology for humanitarian CBA is nothing new, the phenomena are relatively emerging, at least in academic literature. In this context, "digital CBA" refers to the "transfer of money from the implementing organization or its delegates to program beneficiaries via electronic means (e.g., mobile, card, or account). That indicates both the financial service provider (FSP) and beneficiary use an electronic medium of transfers (CaLP, 2013).

While aid recipients at the downstream supply chain are at the center of decision-making process, their characteristics must be properly determined to ensure the principle of "do no digital harm" is upheld (Burton, 2020). Digitalized CBA programs are receiving significant attention from scholars, while the need and role of aid recipients as a critical stakeholder in the humanitarian aid setting is understudied. Unlike CBA program, the success of digitalized CBA depends highly on the aid recipient's choice, inclusion, divide and so many others (IOM, 2020; Patil et al., 2020). For instance, factors like digital literacy of the beneficiary, phone ownership, access to internet, ability to use internet, having digital ID, can be detrimental for the success of digitalization of CBA in the humanitarian contexts (Mitchell et al., 2019). One of the main criticisms against such an approach is that it is often exclusionary (includes only those who can use digital technology) and goes against the ethos of humanitarian activities (Burton, 2020). Specifically, such digital transition is extremely challenging in the response to refugees in disaster-prone areas such as Uganda, Congo, or Sudan. Among those, some studies have found non-significant relationship however, as consumers consider ease of using mobile as unimportant (Aslam et al., 2017). In other cases, aid recipients with long queuing times with mobile service providers have made their complaints over the cash receipt services, and thus perceived the complexity and extra efforts needed for such digital services in Ethiopia (Murray, 2016). Despite, large number of populations receiving CBA through all means of digital, the digital transition varies from country to country particularly in the context of Africa (Burton, 2020; Maghsoudi, Harpring, Piotrowicz, & Kedziora, 2023).

In this study, we aim to investigate and assess the contextual factors that are significant for the success of digitalization of CBA from a beneficiary's or aid recipients' perspective. We rely in interviews conducted in refugee camps in Uganda, minutes of meeting, and several published literatures and reports available in the public domain to build the framework which places beneficiaries at the core of digitalized CBA programs. The results are under work-in-progress.

## BACKGROUND

This section includes the summary of findings obtained based on the literature review. Overall, implementing the digital cash-based assistance program in the humanitarian aid sector is complicated and challenged by many factors and surrounding circumstances, including beneficiaries, the country hosting the refugees, the local community, the type and objectives of the assistance, and the partners involved directly or indirectly. The study and the findings are adapted the TELOS framework for assessing the feasibility of digital CBA programs by focusing on the societal aspects. In this section, we found that the contextual factors of digital CBA are in line with the TELOS framework from a broader perspective. TELOS framework refers to five areas of feasibility criteria (i.e., Technical, Economic, Legal, Operational, Societal). TELOS framework helps researchers to determine an optimal solution to evaluating the level of risks, costs, and benefits of alternatives/options based on several feasibility areas (Drljaca & Latinovic, 2018). The TELOS feasibility model assesses the potential for implementation of a new technology. This framework is used in many fields, e.g., engineering and technology, and has also been applied to medicine (Segawa & Muzinda, 2021). After reviewing HO reports, and recommendations from digital CBA programs, and aligning the reports' output with TELOS framework, we provide a conceptual evaluation framework including the societal factors obtained from the findings. The finding is synthesized in this section to provide and grasp an overview of factors to consider for the design and implementation of digital CBA in the refugee context.

Numerous factors associated with digital CBA have been reported. However, the context-related factors cannot be comprehended at one point in time since these factors vary based on each case. Such contextual factors are associated with the implementation context's general conditions, such as infrastructures, host country's regulations, technology level, and availability at the program place (Abdelgawad et al., 2023; Juntunen et al., 2023; Maghsoudi, Harpring, Piotrowicz, & Heaslip, 2023; Maghsoudi, Harpring, Piotrowicz, & Kedziora, 2023).

The other association is with program-specific related conditions such as the specific operational requirements (banking or financial systems and regulations, specific vendors, digital financial service providers, agents networks), besides related societal factors such as financial literacy, digital literacy, and gender inclusion (Burton, 2020; Heaslip et al., 2018; Tappis & Doocy, 2018).

There are many societal and behavioral issues associated with digital cash assistance, based on what humanitarian organizations have reported. Societal factors can be described as the society and beneficiaries' willingness and acceptance of technology (UNHCR, 2020). These experiences revealed topics such as the long-term socio-economic impact (e.g., beneficiaries' preference, technology acceptance, financial inclusion of digital cash assistance, mobile phone ownership, discrimination in delivering digital cash-based assistance, local community language issues) as well as the responsiveness of digital cash mechanism to the beneficiaries' complaints (CWG, 2020). In addition to the target beneficiaries, some issues are closely associated with the program target beneficiaries (e.g., mobile ownership, SIM card, IDs, and costs of mobile and internet service) (Abdelgawad et al., 2023; Maciej Serda et al., 2020). Furthermore, there are some emerging issues (e.g., beneficiaries' preferences, ease of use, complaint channels, and local language barriers) (Maghsoudi et al., 2023; Jontunen et al., 2023). Since the last decade, the digitalization has been implemented and adapted in different ways and contexts with a typical aim of improving access to humanitarian assistance. For instance, in Sudan, there has been a shift from emergency food assistance to digital CBA, through the establishment of a new national cash-based family support program. The use of digital CBA is even accelerated during the pandemic due to the social-distancing measures and its called for the increased digitalization of humanitarian CBA pushing toward more remote programming and digital delivery mechanisms (Lawson-McDowall et al., 2021).

In the same vein, societal factors are crucial in digital cash-based assistance. From a societal perspective, several issues were identified, such as literacy both technological and financial. In refugees setting the illiterate rate, lack of technological skills, besides lack of recognized ID or documents, all are factors that characterize a refugees community or beneficiaries community in emerging economies (Doocy et al., 2011). The significant factors also beneficiaries related such as the cost of having a mobile phone, smart or appropriate phone due to income issues and the small amount of money that refugees received (CWG, 2020). Owning a smartphone is a challenge for refugees in Uganda and other contexts. Other factors that challenge refugees are acceptance and preference, which represents how the program is perceived and accepted by refugees and the ease of use of the program, particularly for illiterate people and people without technology experience, gender inequality is a big issue, especially for women. Women are more vulnerable because a considerable percentage, around 45 percent of women in low-income countries, do not have IDs. Therefore, they cannot apply for any official transaction, open a bank account, or own a SIM Card since they need IDs and proper documents. All the above factors and other sub-factors characterize the implementation of digital CBA.

## RESEARCH METHOD

The research method is qualitative in nature using interviews conducted with humanitarian practitioners based in Uganda. This first round of analysis focuses on interviews conducted with humanitarian organizations (INGOs, UN agencies) responding to the refugee crisis in Uganda. The responded organizations were part of local cash working groups in Uganda covering 14 refugee camps in different locations across the country, and the data collection and interview process was led by one of the project partners locally based in Uganda in 2022. Reference group members also assisted the project partners for the data collection process. The interviewees are selected with purposeful sample selection based on their experience in CBA program, availability and accessibility given their contribution in terms of CBA in response to the refugee crisis in Uganda providing different assistance from food, to health, protection and sanitation support. The organizations are included international NGOs, UN agencies, and those with representatives at the local field level with the direct link serving beneficiaries or through their local implementing partners. The interviewee positions are varied from head of CBA program, to community service officer, team leaders, project coordinator and market officer given the extensive knowledge of CBA programs implementation. Most of the interviewees are from top to mid-level manager.

### Uganda Case

Uganda was selected for the purpose of study as one-fifth of its population are still estimated to live under the national poverty line. The backbone of the economy is the agriculture sector with primarily smallholder farmers. Access to productive land varies significantly on the prevalent land tenure system, the country's rapidly growing population is putting pressure on land resources, and the allocation of land to refugees becoming more difficult. With over 1.5 million registered refugees, Uganda is the third-largest hosting country in the world (and the largest in Africa) (UNHCR, 2021).

Cash-based assistance in Uganda has a long history. Since 2019, the number of refugees has stayed around 3

million, with occasional increases. Since 2019, nearly 40% of cash transfers have taken place through either mobile money (31.1%) or through bank accounts (9.8%). Other modalities, i.e., pre-paid cards, e-vouchers, and paper cards make just about 1% of the total cash transfer value. Another major observation from Uganda is essentially the nature of cash-based interventions and their modality. About 80% and 61% of cash-based interventions were used for food security in the years 2021 and 2022 (till June) respectively. Almost the entire cash intervention for food security is being handled through the World Food Programme (WFP).

This has been observed by the Uganda Cash Consortium (UCC), a consortium of international NGOs operating out of Uganda, and have made a three-year plan for developing a Multipurpose cash assistance (MPCT) program to make CBA a more inclusive mechanism for a wide variety of assistance programs. UCC identifies that for the successful working of MPCT, they need to focus on a program agenda that includes financial literacy training for beneficiaries, linking long-term livelihood assistance programs with CBA and promoting digital payments, and increasing digital cash transfers. The first phase of MPCT concluded in July 2022 and the second phase is currently underway. Phase 2 focuses on targeting the beneficiaries and linking their needs with the CBA. To this end, UCC focuses on three vulnerability categories, i.e., protection-specific vulnerability, economic-specific vulnerability, and sector-specific vulnerability.

However, it is important to note that, there are certain structural challenges to operationalizing CBA in Uganda in the current form. One most critical challenge are the stark difference in the choice of modality between the financial service providers (FSP) and the beneficiaries. While FSPs overwhelmingly prefer digital transactions, beneficiaries prefer hard cash. This is evidenced by the fact that more than six billion UGX has been transferred through banking institutions in 2019-2020 while less than one billion UGX has been transferred through mobile network operators and microfinance institutions during this period. On the other hand, only 4% of the beneficiaries prefer transfers through banks and the majority (70%) prefer it through mobile money. Some of the arguments form beneficiaries for this preference include ease of access and lack of transport required for beneficiaries, the presence of agents inside the settlement means beneficiaries do not have to travel far from their homes to open accounts and make withdrawals. Hence, beneficiaries see mobile money as more inclusive for people who have trouble traveling long distances, such as older persons, pregnant women, or persons with disabilities. Opening a mobile money account was a relatively simple process for beneficiaries to understand the costs associated with opening and maintaining the account were limited and mobile money is confidential and discreet, especially compared to the highly visible distributions of direct or OTC cash (REACH, 2021).

## PRELIMINARY FINDINGS FROM INTERVIEWS

A total of 8 interviews were conducted with humanitarian organizations. The interviews were conducted and transcribed and analyzed in NVivo software. The qualitative framework that was presented divided the interview data into four distinct categories of actors, infrastructure, beneficiaries and financial assistance following the TELOS framework features for the societal aspects. The interviews were transcribed and coded. The coding process was started through initial coding (Saldaña, 2013), where the researcher familiarises themselves with the data, breaks it down into parts, examines differences and similarities (e.g., between different stakeholders), and makes notes on the data. Initial coding generally produces a set of topics, under which more specific codes can be placed. The 1<sup>st</sup> order concepts are themes that emerge from the text. In the data structure, they are summarized significantly, as the number of these themes in the original coding is large. They are then organized into 2<sup>nd</sup> order concepts according to common denominators. The aggregate dimensions are determined through the research objectives as well as the first two orders in the data structure. The findings from the interviews are organized according to this structure. The analysis section of the findings is work-in-progress.

The roles of actors, infrastructure and environment, and elements of financial assistance are factors that can be analyzed quite effectively through scientific literature, secondary data, and the interviews already conducted. However, arguably the most important stakeholders', the beneficiaries' perspective remains difficult to ascertain. Through the interviews with stakeholders who regularly work with beneficiaries, we were able to establish the most relevant underlying factors that contribute to successful CBA programs by means of digital technologies.

Actors within these programs and the partnerships that they form in order to design, implement, and manage them are central to the success. This was apparent in the workshop, where participants represented HOs and financial institutions. The workshop was conducted to validate the results. The workshop was organized for the stakeholders who participated in the stakeholder interviews conducted in 2022. The workshop was a success as a total of 9 partners from 8 organizations were present. The workshop took place in Uganda and was also streamed online to give, for example, partners in Europe a chance to participate. It was structured so that after a round of introductions. The workshop then proceeded to the discussion, which was divided into four themes: starting point

for DigCBA, gender disparities, access to services, and cash-based assistance. These themes were derived from the literature as well as the interviews findings. Before giving the floor to the workshop participants, an audience engagement tool Wooclap was used to gather quantitative data and give some background to the discussion. The workshop with the presentations and discussion lasted two and a half hours and was considered useful by both the participants and the organizers. Section 2.2 presents the quantitative results of the Wooclap, along with some additional qualitative analysis. The workshop were held about three hours and with a break in between.

The infrastructure and environment ties in closely with the actors and partnerships, as for example the government is responsible for the regulations regarding refugees. This has significant relevance to the integration of refugees into societies, and whether they reside in camps or urban areas. CBA requires specific contextual elements, such as a functioning market where the cash can be used. Therefore, the type of assistance administered needs to be in line with the infrastructure. The most important factors, however remain the preferences and capabilities of the beneficiaries. The issue of financial literacy was raised, not just in regard to the beneficiaries, but aid workers as well working within the CBA field. Financial literacy is a challenging aspect, as refugees often need to deal with multiple currencies and modes of payment. CBA is also done in collaboration with financial institutions, that may have complex rules and regulations they need to follow. In order for aid workers and NGOs to be able to administer financial literacy training, they must themselves be aware of the complexities of financial aid.

Gender disparities within, for example phone ownership as well as digital and financial literacy were raised as well. Particularly factors such as responsible use of money and using the assistance for its intended purpose were credited to women. This is an issue that requires more empirical research and data, so that appropriate programs can be set up. Finally, Uganda has an effective registration system for refugees, and this was raised in conjunction with the discussion of digital and any type of IDs for refugees. This is also an issue between refugees residing in urban areas rather than camps. If they do not have an official refugee status, they may lose the right to some forms of assistance they may be entitled to.

The factors associated with the beneficiaries still need to be more investigated and validated. Therefore, this deliverable focused on the beneficiaries' issues and validated them for confirmability. In this report we validated several factors by measuring them through sub-items: the validated items (Financial literacy, Digital literacy, financial inclusion, Gender inclusion, Digital inclusion, Mobile ownerships SIM card ownership/accessibility, Internet connectivity, Affordability to access digital financial service and assistance, Beneficiary preference and acceptance, Ease of use for beneficiaries, Complaint redressal channel). It can be observed that the financial and digital literacy, especially for women is a significant factor that influence the effectiveness of digital cash-based assistance. Another important factor is the availability of services in the vernacular language of the refugees. This means that UIs of the digital cash-based assistance programs need to be reconfigured to match refugee's language preferences. An interesting observation is that the smartphone ownership and phones with internet access is not the top priority. This can be since the internet connectivity is not as efficient as in developed nations and hence, the reliance on internet for cash transfer may not be the best option. Furthermore, smart phones are expensive, and refugees might not be ready to spend so much on a smartphone and prefer feature phones.

### *Practical Implication*

The possibility of overcoming the difficulties of the implementation requirements must be explored according to the local context. Because the priority of "implementation requirements factors" varies according to the context, it is difficult to generalize the extent of implementation possibility based on a single specific experience. Therefore, it is crucial to conduct a thorough assessment of the local context before implementing the digital CBA program. This will help in identifying the specific contextual factors that need to be addressed and developing strategies to overcome the challenges associated with them. The preliminary findings can help policy makers, government and humanitarian organizations when thinking of digital transition for CBA program in the context of refugee crisis in low-resource setting. However, this is very practical exception case of Uganda as the technology is booming in the region with high application of for instance mobile money in such context.

## **CONCLUSION**

This research aims to investigate on the contextual factors for the execution of digital CBA programs in humanitarian aid contexts. The literature review and initial findings mainly focuses on the beneficiaries' side since the macro factors such as economic factors, legal factors are generally investigated and discussed in many frameworks, models and studies. The factors associated with the beneficiaries still need to be more investigated and validated. Therefore, this study focuses on beneficiaries experience. It can be observed that the financial and digital literacy, especially for women is a significant factor that influence the effectiveness of digital cash-based assistance. Another important factor is the availability of services in the vernacular language of the refugees. This means that the digital cash-based assistance programs need to be reconfigured to match refugee's language

preferences the case country is multilingual and also hosted refugees from different countries. An interesting observation is that smartphone ownership and phones with internet access is not the top priority. This can be since the internet connectivity is not as efficient as in developed nations and hence, the reliance on internet for cash transfer may not be the best option. Furthermore, smart phones are expensive, and refugees might not be ready to spend so much on a smartphone and prefer feature phones.

One of the research limitations of this project that we faced was the data collection. As happens in Uganda, there are challenges with access to HOs and camp representatives. It was still a timely procedure and hectic to conduct interviews. Due to access and connection issues, some interviews have been received late, so they are not part of the analysis in this report. The study relies thus on eight interviews in addition to publicly published reports and academic literature that have been reviewed. Future research is recommended using multi-research method to complement the outcome of this paper. For instance, using a survey based on data from refugees looking into their perception of digitalization of CBA program, or longitudinal study given the specified timeframe can help organizations to view the trend of digitalization, risks, benefits, and refugee perceptions over time. Furthermore, cross-case comparison is recommended to generalize the findings of this study. Possibly, cross-country analysis can further address the differences and similarities of refugee perception given the enabling environment.

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