Navigating the Shift to Digital Humanitarian Assistance:

Lessons from the International Rescue Committee's Experience

The GSMA Mobile for Humanitarian Innovation (M4H) programme explored the IRC's experience shifting from in-kind to cash assistance, and specifically how they leveraged mobile money enabled cash-aid. Below are key findings from the **report** that can help humanitarian organisations think through their own journey in going digital, including how to work effectively with MNOs.

1 The motivation to move to digital cash assistance

Growing global evidence that cash works for affected populations and can improve efficiencies in the delivery of humanitarian assistance.

Influencing donor and government policies to promote unconditional cash assistance and strengthen coordination of cash assistance.

" (There was a) realisation that this (cash) is something should be doing something more of, but we should be talking about (it) publicly much more and driving others to be doing more of. There was a lot of interest among donors and political leadership and momentum. (This) may have been the first topic for IRC that combined policy, research, evidence-based interventions, and public commitment to scale up. "

(Former Deputy Director for Cash, IRC)

Positioning IRC as a global leader:

In 2015, IRC set an ambitious target to deliver 25 per cent of its material assistance in cash by 2020.

2 Looking inward: what did it take to make the shift?

Shared vision and culture shift

Overhaul of internal policies and processes

Creating toolkits and standardizing operational procedures

Building internal capacity for digital payments

3 Looking outward: engaging with MNOs as partners

IRC's lessons learned

1. Invest in building relationships prior to project implementation.

2. Document and embed lessons learned to avoid re-inventing the wheel.

3. Success comes when both players are agile and committed.

4. Clearly outline roles and responsibilities and lines of communication.

5. RfPs with insufficient information or inflexible systems can delay contracting.

6. Identify both parties' long-term goals to create commercially viable partnerships.

7. Maximise opportunities for digital and financial inclusion for clients.

4 Client experiences with mobile money enabled cash assistance

BENEFITS

1. **Speed and convenience**
2. **Security**
3. **Discretion**
4. **Financial planning and saving**
5. **Ability to use mobile-enabled services after the cash-aid programme ended**

"Personally when I got the message I first checked to see how much money I received. Then I relaxed for two days, I need to plan how to use the money. After planning I could go out and buy the tools I'd budgeted for."
(Congolese refugee in Burundi, male)

CHALLENGES

1. **Delays in withdrawing money, at times attracting unwanted attraction.**
2. **Lower literacy levels hampered ability to use mobile money.**
3. **Societal norms can prevent women from accessing and using mobile phones and resources.**
4. **Weak network coverage inhibits use of mobile phones.**

"Sometimes there is no network. Many friends tell me that my number is off; but my number is on for 24 hours, so there is an issue with the network." (Pakistani, male)

Embarking on your journey

Our report on IRC's experience concludes with considerations on establishing internal processes, creating sustainable partnerships, and ensuring technology meets clients' needs. Going digital is not a simple task, but we hope that IRC's experience can serve as a guide to help you in your journey.

We invite you to share your experiences with us and read our report at **www.gsma.com/m4h** or using the QR above.