POLICY BRIEF

Make aid go further – give cash first in crises

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Key messages

Cash has consistently proven to be the most effective modality of assistance. If it is not championed now, significant gains in cost-efficiency and cost-effectiveness will be lost.

In the face of difficult trade-offs and funding cuts, cash provides a cost-efficient option that cuts across outcomes, mandates and timeframes.

Giving cash first as the default response helps support and accelerate community recovery and is an investment in longer-term economic growth and livelihoods.

To make 'cash first' go further, large or consolidated transfers should be systematically considered.

The humanitarian reset provides an opportunity to modernise the aid sector and make it fit for cash-first responses.

Donors, governm ents and the wider humanitarian system all have a part to play in using resources as efficiently as they can – to scale up cash and make aid go further.

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Now, more than ever, is the time for cash

The aid sector is in crisis. More than 300 million people are in need of humanitarian assistance worldwide (UNOCHA, 2024a). Despite growing needs and neglected crises, humanitarian funding began to decline in 2023, and this decline has recently accelerated, with almost all large donors making cuts in the years since (Obrecht and Pearson, 2025). Donors and governments of states with crises within their borders face increasingly difficult decisions about what and who to prioritise. The wider humanitarian system is also in flux, with conversations about reform and a 'humanitarian reset' ongoing.

The provision of cash to address humanitarian needs has also declined. In 2024, less than 20% of international humanitarian assistance was delivered through cash and voucher assistance (ALNAP, 2025). This is half the 30–50% of aid that Kreidler and Rieger (2022) estimate could be delivered through cash if it were used when feasible and appropriate.

Cash has consistently proven to be the most effective modality of assistance. In most cases it is also the preference of people affected by crisis because it gives them agency and choice in meeting their most urgent needs (GTS, 2025). The UN Emergency Relief Coordinator, Tom Fletcher, has recently extolled the value of cash and urged its uptake, asking donors to fund cash 'not incrementally, but ambitiously' (Mersie, 2025: n.p.). Despite high-level backing, however, the case for cash is far from won (Bryant and Fouad, 2024). **If cash is not championed now, significant gains in cost-efficiency and cost-effectiveness will be lost.**

In his statement on the 'humanitarian reset', Fletcher also emphasised the need to prioritise urgent life-saving assistance, hinting at a rollback of humanitarian aid to 'essentials', such as food and healthcare, at the expense of programmes that aim to build self-reliance, such as livelihoods support and education (UNOCHA, 2025). Although cash is commonly used for life-saving needs like food, shelter and healthcare, it is 'now among the first things to be cut as global aid budgets tighten' (Mersie, 2025: n.p.). Opponents of cash often have misguided assumptions of how people spend it, and dislike how its use for a specific purpose cannot be guaranteed as it can be with in-kind aid (Bryant and Fouad, 2024).

The current inflection point in international aid requires deeper consideration of how to use resources more effectively. The tension between what is deemed essential and non-essential, where and for whom, is a challenge facing donors, governments and the humanitarian sector more broadly. Yet even in a time of hyper-prioritisation, cash should be scaled up. The inherent flexibility of cash can unlock efficiencies without necessarily requiring more resources.

This brief starts by discussing how cash is more efficient than in-kind aid and how it can support local economies and services. It then outlines three strategies to accelerate the use of cash: give cash first as the default; use large or consolidated cash transfers to build resilience; and utilise technological advances to enable impact. It ends with a set of practical calls to action for key audiences: donors, governments and the humanitarian sector more broadly.

For donors: Donors are deciding how to use fewer resources without diminishing their impact in a context of increasing humanitarian needs. This brief shows how cash is more efficient and impactful than in-kind aid and suggests new and innovative ways to use cash, such as group transfers in hard-to-reach areas, or large transfers. This brief provides practical ideas to support the implementation of the Common Donor Approach to humanitarian cash assistance (GDCF, 2025).

For governments: Governments of states where humanitarian crises are occurring have a vital role to play in scaling up cash assistance: they have the responsibility to lead the response, and the authority to lobby for and approve the types of projects and programmes that take place within their borders. Governments play a key linking role between donors, humanitarian actors and the private sector, with the ability to leverage different actors to enable coherence between aid programmes, technology and financial inclusion. The benefits of cash for individuals, as well as for communities and markets more broadly, should be embraced at a time when development funding has also declined significantly.

For the wider humanitarian sector: Compared to in-kind aid, cash is more efficient, more transformative and preferred by most people affected by crisis. A cash-first response is possible, and this moment of reform offers an opportunity to design a humanitarian system that enables it.

Giving cash makes aid go further

Cash aid is more efficient than in-kind aid – faster, cheaper, less wasteful, more impactful and more flexible

The evidence showing that cash is more efficient to deliver than in-kind aid – combined with evidence that it is no more prone to misuse and diversion – has been a key driver behind the expansion of cash in the aid sector over the past 25 years (Bryant and Fouad, 2024). While the evidence outlined here is not new, it must be reiterated firmly in the current climate of declining aid. The temptation to return to providing humanitarian assistance the way it was provided decades ago should be resisted, as harnessing the efficiencies of cash assistance and related technological advances can maximise the impact of declining aid funding. **In the face of difficult trade-offs and funding cuts, cash provides a cost-efficient option that cuts across outcomes, mandates and timeframes.**

Cash is faster to deliver than in-kind aid

Moving cash from one country to another is almost always quicker than moving goods, and this is particularly true in hard-to-reach locations in countries such as Burkina Faso, Cameroon or Somalia, where there is a lack of transport infrastructure (IRC, 2023). Cash can be rapidly implemented and easily scaled up and down in crisis settings (GDCF, 2025). Technological advances have also made cash transfers easier, with mobile money and digital payments more ubiquitous than ever, even among the poorest populations.

Cash is cheaper to deliver than in-kind aid

Multiple studies in different and varied contexts have shown that giving cash costs less than giving aid in kind, due to lower logistical overheads, such as transport, storage and staff costs (Bailey and Harvey, 2015; Venton et al., 2015; Bryant and Fouad, 2024). Whereas aid in kind requires the procurement, transport, storage and distribution of multiple food and non-food items, giving cash does not require procurement or storage and is easy to transport and deliver.

Efficiency gains increase with economies of scale – larger amounts, to more people, for longer (Dioptra Consortium, 2025). As mobile money transfers become more common, giving cash is becoming even cheaper – studies suggest this is often the most efficient way to provide aid, followed by physical cash distribution, voucher-based assistance and finally physical deliveries (Jeong and Trako, 2022).

Cash is less wasteful than in-kind aid

With cash comes choice, and with choice comes less waste. Rather than 'a distant system assuming, or at least distantly assessing, what needs are', people who receive cash use it in the way that will benefit them most (Bryant and Fouad, 2024: 16). It is rarely spent on 'temptation goods', but rather on basic needs, health, education and livelihoods (Harvey, 2007; Evans and Popova, 2014). This is far more efficient than how people in crisis previously obtained money to buy or pay for what they need – by selling aid given in kind in local markets, typically at far less than it was worth (Bailey and Harvey, 2015; Venton et al., 2015; GTS, 2025). Waste is also reduced since cash does not expire. Its value is not dependent on households consuming what is given before it goes off, whether they want to or not (Jeong and Trako, 2022).

Cash is more impactful than in-kind aid

The speed, cost and reduced waste of cash combine to maximise its potential in helping more people in crisis for the same cost as aid given in kind. A decade ago, the High-Level Panel on Humanitarian Cash Transfers (2015) found that cash helped 18% more people than food assistance and asserted that, as the scale of cash grew, it would become more efficient. Although programme-specific, it is conservatively estimated that, when delivered well, cash is now at least 25% more efficient than in-kind modalities (Lillis, 2025).

Cash is more flexible than in-kind aid

Cash is flexible: it 'works across the crisis cycle' (GDCF, 2025: 1). There is no need to shift modalities or programmes as a crisis goes from acute to protracted – from anticipatory cash in the preparedness phase to sustainability cash in the response phase to transformational cash or minimal safety net cash in recovery. Nor is there a need for a continued discussion on how to operationalise the nexus. Cash allows people to meet their own needs, in their preferred way, as their circumstances change.

Rather than ask how much cash it would take to replicate in-kind assistance, contemplate the efficiency of cash by assessing how much in-kind assistance – and the associated staff and logistics – would be required to replicate the variety of things that people can do with cash (Venton et al., 2015).

Cash transfers support local economies and services

Cash is not just better for the humanitarian sector; it also stimulates local economies and supports local services. Markets have repeatedly shown that they are resilient and adaptive. When cash can be used, its multiplier effect on the economy can help markets and communities rebound faster (CCS, 2024).

The benefits of cash multiply in a way that in-kind aid cannot. Giving people cash stimulates local markets by creating a new customer base, raising demand and improving sales, which can also lead to job creation as markets and shops expand (Jenssen and Jepsen, 2017; GDCF, 2025). By contrast, aid in kind can have the opposite effect. When people are given goods, they do not spend money in local markets and are removed as potential customers. As people sell food and non-food items they do not need, such as hygiene kits or tarpaulins, to obtain cash to buy what they want, local markets become flooded with the same type of goods.

Projections of the multiplier effect of cash assistance range from every dollar generating between $2.00 and $2.80 in economic activity, to every dollar passing through 2 to 2.5 people before it leaves the local area (Davies, 2011; Bailey and Harvey, 2015; Matthews, 2019; Egger et al., 2022; REACH and CCY, 2024). Concerns about the potentially inflationary effects of cash transfers on the economy have not materialised (Bailey and Harvey, 2015; Idris, 2017; Matthews, 2019). Similarly for local services, cash that is given to people in crisis and then spent on accessing healthcare or education can help expand and strengthen local community institutions (Davies, 2011; Global Health Cluster and WHO Cash Task Team, 2018; Chua, 2020).

In a time of decreasing global assistance, these wider benefits matter even more (Obrecht and Pearson, 2025). While increasingly difficult decisions are being made over how to spend limited aid funding, an opportunity to provide humanitarian assistance with spillover effects should not be missed. Governments should encourage and enable cash to take advantage of these additional benefits. **Prioritising cash helps support and accelerate community recovery and is an investment in longer-term economic growth and livelihoods.**

Three strategies to accelerate the use of cash

Strategy 1 | Give cash first as the default.

For years, humanitarians at all levels have been asking 'why not cash?'. Now is the time to ask, 'why not cash *first*?'. A response to humanitarian crises that provides cash first to people in need – before in-kind aid – would mobilise cash's key efficiencies (faster, cheaper, less wasteful, more impactful and more flexible), support local economies and services, and build resilience. It would be more consolidated, less fractured and less in need of the siloed sectors of a clunky humanitarian system that is increasingly out of date, out of touch and out of funding.

Unconditional cash assistance should be the default response, as it has the greatest flexibility and thus the largest efficiencies, and people are able to choose for themselves what is 'life-saving' and 'essential'. 'Cash first' should not mean cash until the sectors are established, multi-sector needs assessments are done and in-kind aid is available. If goods and services are available for cash, they should not be replaced with in-kind aid. Provision of in-kind aid should be limited to contexts where basic services are not available – for example, good-quality healthcare or education.

Calls for cash-first responses are not new. The Grand Bargain in 2016 committed signatories to increase the use and coordination of cash-based programming. Several signatories subsequently adopted cash-first policies, although these were limited to certain programming objectives, rather than a blanket approach (Metcalfe-Hough et al., 2021). Yet, for all the commitments, benefits and evidence, organisations are still having to argue for a cash-first approach in humanitarian responses (CCS, 2024; Mercy Corps, 2024). **If cash is truly to become the default response, more time and energy should be reserved for figuring out how to do it well, rather than spent having to advocate for its use.**

One innovative strategy for providing cash first is group cash transfers, which transfer resources to trusted local actors. In a wide variety of countries, such as Burkina Faso, Lebanon, Poland, South Sudan and Sudan, group cash transfers have been given to community organisations, who already understand community needs and can respond quicker and more effectively than organisations arriving from outside the region (Leighton and Shrestha, 2023; Mercy Corps, 2024; UNOCHA, 2024b). This type of transfer often mimics how communities share cash among themselves, even if not given collectively (GTS, 2025).

Strategy 2 | Use large or consolidated cash transfers to build resilience.

The ultimate aim of external assistance, which is strongly reflected in the priorities of crisis-affected people, should be to help people weather the effects of crisis and help strengthen their resilience over the long term (GTS, 2025). If populations affected by crisis are to build their resilience, they need to be able to address both their immediate needs and their vulnerabilities, while also thinking about the longer term. Cash is the one aid modality that allows this, and it has been identified as having 'the greatest potential to support the resilience of households to manage shocks' (Venton et al., 2015: 30). Cash has also been shown to have positive effects on mental and physical wellbeing; it is frequently used for children's education, which is a main determinant in the resilience of future generations (Crawford and Holloway, 2024). Access to cash 'determines resilience' and 'fundamentally shapes household vulnerability and recovery capacity' – before, during and after a crisis (CALP Network, 2025: 3).

Not all cash transfers build resilience: to be effective, the transfer must be large enough to cover basic needs with money left over. Multiple studies across different types of crises have shown that people use cash to meet their basic needs first – whatever those may be – and then shift to investing in their livelihood (Esper et al., 2022; Kahura et al., 2022; Abdullahi et al., 2023). If the transfer is too small – as is the case in most current contexts – impacts are short-lived (GTS, 2025).

Studies suggest large one-time payments – either given as a lump sum or in a few tranches – are better than monthly payments for livelihoods, as recipients do not have to save for months before being able to invest in productive assets (Mercy Corps, 2015; Ngabire et al., 2021). In Kiryandongo District, Uganda, transfers of $1,000 to displaced and non-displaced households resulted in increased food consumption, higher spending on health, more agricultural investments, larger home values, homes more adapted to climate change, more land purchases and higher rates of business ownership (IDinsight, 2022). This study and other evidence suggest that the benefits of large transfers could be reaped in almost all sectors (Bonilla et al., 2017; Chua, 2020; IDinsight, 2022).

Finally – and perhaps most importantly in the current aid funding climate – large transfers do not necessarily require increased resources. They can be achieved by consolidating monthly payments into a single payment. In Iraq, three groups were given the same value of cash as a lump sum, three equal monthly transfers or three unequal monthly transfers, with the large lump-sum payments proving best for promoting spending on shelter repair, education and livelihoods (Kurtz et al., 2021). Large transfers also have efficiency gains, with less time and money spent by participants in withdrawing cash and by implementers in post-distribution monitoring (Mercy Corps, 2015; Kurtz et al., 2021). **To make 'cash first' go further, large or consolidated transfers should be systematically considered.**

Strategy 3 | Maximise the potential of technological advances.

Rapid advances in financial and mobile technology are reducing barriers to digital cash transfers, including poor connectivity and limited use of mobile phones (GSMA, 2024). As technology continues to improve, it will open up opportunities for digital cash transfers at a scale unlikely to be replicated with in-kind aid.

Technology increases the efficiency gains of cash transfers, making them faster and less wasteful, easier to scale and more capable of getting to hard-to-reach populations (CALP Network, 2023). The use of artificial intelligence and machine learning to analyse aerial imagery has increased sixfold the speed of cash transfers following hurricanes in the United States (Keen, 2023). Stablecoins – a type of cryptocurrency pegged to a fiat currency like the US dollar – have been used in Afghanistan and Ukraine to overcome issues with bank derisking and inflation (CALP Network, 2023).

To maximise this potential, donors have a role to play in encouraging innovation while ensuring standards and safeguards are followed. Governments – alongside private sector companies, such as financial service providers and telecommunications companies – need to invest in the crucial infrastructure that enables digital cash-payment systems, such as digital identification systems, mechanisms for identifying and enrolling beneficiaries and a digital payment system (Kharas et al., 2025). Technology can help overcome gaps in identification systems, banking infrastructure and regulatory barriers, where they exist. Where feasible and appropriate, cash payment infrastructure can and should align with existing or planned social protection systems (Smith, 2021).

The humanitarian reset provides an opportunity to modernise the aid sector and make it fit for cash-first responses. A humanitarian architecture is needed that drives the infrastructure and regulation necessary to responsibly deliver cash at scale, mirroring previous investments in logistics for in-kind assistance. Creating the enabling environment for cash transfers should not be an afterthought but rather considered as part of overall humanitarian preparedness planning (CALP Network, 2023).

Calls to action

Now, more than ever, it is important to accelerate the use of cash – an intervention which has greater impact on more people for less money than traditional aid. Cash is more efficient than in-kind assistance and benefits local economies in ways that in-kind aid cannot. Donors, governments and the wider humanitarian system all have a part to play in using resources as efficiently as they can – to scale up cash and make aid go further.

For donors

- Ask all potential partners and implementers to justify both 'why not cash' and 'why not cash first'.
- Support a plurality of cash-based approaches appropriate to the context, but consistently assess the scope for large transfers to build resilience.
- Publish the proportion of funding allocated to cash programmes.
- Trust local actors to implement cash assistance at scale through group cash transfers.
- Report annually on the implementation of the Common Donor Approach to humanitarian cash assistance.

For governments of states with crises within their borders

- Champion cash-based interventions to stimulate local economies and strengthen local services, while also meeting basic needs.
- Insist on cash-first responses to crises, whether led by the government or supported by the humanitarian system.
- Create an enabling regulatory environment for the private sector to build and scale cash delivery solutions.
- Invest in infrastructure that makes cash possible at scale, including via a more inclusive digital financial system.
- Enable links between humanitarian cash programmes and social protection systems, where feasible and appropriate.

For the Emergency Relief Coordinator and wider humanitarian system

- Use the 'humanitarian reset' to recommit to cash-first responses in all crises and redesign the system in a way that facilitates cash responses.
- Explicitly commit to cash as the default form of humanitarian aid, at a level of at least 30% in any humanitarian response plan.
- Be ambitious and innovative about using cash to meet sectoral outcomes that tend to be dominated by aid in kind.
- Give large or consolidated transfers where feasible and appropriate to build resilience.

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