

CASH WAVES

Transformative Pathways to
Resilience and Well-Being in Cash
and Voucher Programming in the
Middle East and Eastern Europe

EXECUTIVE SUMMARY

WORLD VISION
MIDDLE EAST
AND EASTERN
EUROPE

MIDDLE EAST AND EASTERN EUROPE REGION RESEARCH, DESIGN AND MANAGEMENT TEAM:

Ghida Krisht – Regional Evidence and Impact Advisor | Middle East and Eastern Europe Region, World Vision International

Ketevan Kobaidze – Strategy and Ministry Quality Director | Middle East and Eastern Europe Region, World Vision International

World Vision Middle East and Eastern Europe Regional Office (WVMEER) is grateful to Qualisus Consulting for their partnership on this important piece of evidence. We sincerely thank the World Vision Field Office colleagues in Afghanistan, Georgia, Iraq, Lebanon, Occupied Palestinian Territories, Romania and Syria Response (Syria and Jordan offices) for their essential support with research design and data collection. Our appreciation also extends to the World Vision MEER External Engagement Group and Isidro Navarro (WVI Cash Advisor) for his invaluable support throughout the project.

© World Vision International 2024

Cover photo: Ivetta's Journey from War-torn Kramatorsk to the Kindness of Moldova. ©World Vision UCR

All rights reserved. No portion of this publication may be reproduced in any form, except for brief excerpts in reviews, without prior permission of the publisher. For further information about this publication please contact: Ghida_Krisht@wvi.org or Kate_Kobaidze@wvi.org

World Vision is a Christian relief, development, and advocacy organisation dedicated to working with children, families, and communities to overcome poverty and injustice. Inspired by our Christian values, we are dedicated to working with the world's most vulnerable people. We serve all people regardless of religion, race, ethnicity, or gender.

CHILD AND ADULT SAFEGUARDING

World Vision ensured the safe and ethical participation of girls, boys and women, adhering to World Vision's Safeguarding policy and protocols on data collection and World Vision's Code of Conduct. Data collectors were trained on Psychological First Aid (PFA) and how to conduct interviews in an ethical and safe manner. Names of participants have been anonymised and changed to ensure confidentiality. Children and women were oriented on the possibility of withdrawing from the interview process at any moment. Identified cases of child and adult abuse and violence were referred to specialised agencies for case management

EXECUTIVE SUMMARY

Introduction and context

Cash and voucher assistance (CVA) has become a cornerstone of modern humanitarian aid, offering flexibility, dignity, and cost effectiveness compared to traditional, in-kind assistance. CVA modalities include conditional and unconditional cash transfers, restricted and unrestricted assistance, and vouchers, each tailored to meet recipients' specific needs and contexts. Its prominence has grown since the 2016 Grand Bargain agreement,¹ particularly in regions like the Middle East and Eastern Europe (MEER)² (see Figure 1), where crises, such as the Syrian conflict and the Ukraine war, necessitated scalable, adaptable aid mechanisms.

Figure 1 - Map of World Vision's MEER region



In MEER, countries like Lebanon and Jordan have been at the forefront of CVA implementation shaped by the impacts of conflict and the need to accommodate waves of refugees. Iraq, Syria, Afghanistan and Ukraine, rely on CVA programs to address complex crises, including displacement, food insecurity, and regional instability. Globally, CVA's flexibility and alignment with international frameworks, like the Sustainable Development Goals (SDGs), and approaches, including the humanitarian-development-peace nexus, have made it a preferred modality, as it supports both immediate needs as well as long-term development goals.

CVA has also played a critical role in responses to global challenges, such as the COVID-19 pandemic, with its ability to address socioeconomic impacts, foster gender-sensitive adaptations, and scale up rapidly to meet increased demand. Its integration with social protection systems further enhances its impact, enabling sustainable support in protracted crises while strengthening local economies and institutional capacity.

¹ An agreement between some of the world's largest donors and humanitarian organisations to improve the effectiveness and efficiency of humanitarian aid. For more information, see: <https://interagencystandingcommittee.org/node/40190>

² World Vision's MEER region encompasses 15 countries, including: Ukraine, Georgia, Moldova, Romania, Bosnia and Herzegovina (BiH), Albania, Armenia, Afghanistan, Iraq, the West Bank, Syria, Türkiye, Jordan, Lebanon, and Yemen.

Study objectives and research questions

The Cash Waves research, commissioned by World Vision's MEER office in partnership with Qualisus Consulting, aims to assess the broader impact of CVA programmes on mental health and psychosocial well-being, livelihood-resilience, community cohesion, gender equality and social inclusion (GESI), and child well-being amongst marginalised groups and youth.³ The following five key research questions guide this study:

1. How does CVA affect GESI, and what adjustments can be made to strengthen its positive outcomes?
2. How does CVA influence child well-being, and what are the recommended practices for maximising its impact?
3. How does CVA influence livelihood-resilience, and what practices are recommended for enhancing its impact?
4. In what ways do CVA programmes contribute to community cohesion, and how can CVA be tailored to maximise community cohesion contribution?
5. How does CVA impact mental health and psychosocial well-being, and how can it be optimised for better results?

The research seeks to document how World Vision MEER's CVA programmes contribute to resilience and well-being, particularly for women and children. It also examines complex, understudied areas like the relationship between CVA and gender-based violence (GBV), which has yielded conflicting findings in previous studies. By exploring these dynamics, the study aims to generate evidence-based recommendations to enhance the effectiveness and sustainability of CVA programmes.

Methodology

Cash Waves employed a sequential, exploratory, mixed-method design, combining qualitative and quantitative approaches during its research phases from June through September 2024 in eight MEER countries⁴ (see Figure 1).

Qualitative phase

- 44 focus group discussions were held between August and September 2024 involving 329 CVA participants broken into 112 mothers, 62 fathers, 70 boys, and 85 girls. These discussions explored their experiences with CVA and its perceived impacts.
- 11 key informant interviews with regional and local CVA specialists and two focus group discussions with 29 World Vision CVA programme implementers explored programme design, challenges, and contextual factors during June and July 2024.
- Eight in-depth interviews were conducted between August and September 2024 with mothers of children who exhibited significant changes⁵ as a result of their CVA participation in cash-for-protection and/or micro-credit initiatives.

Quantitative phase

- 1,380 household surveys were conducted between August to September 2024 with people enrolled in World Vision CVA programmes located in areas sampled for qualitative data collection – these surveys:
 - used stratified sampling (70% women, 30% men)

³ The Cash Waves research includes displacement-affected communities, such as Ukrainian refugees in Georgia and Romania, Syrian refugees in Jordan and Lebanon, returnees in Iraq, as well as IDPs, returnees, and host communities in Syria and Afghanistan and the occupied Palestinian territories. The sample also reflects marginalized groups, with 41% of households having a member with a disability or chronic disease. Additionally, youth participants, aged 13-17, are included in the sample.

⁴ i.e. Lebanon, Jordan, Syria, the West Bank, Afghanistan, Iraq, Romania, and Georgia.

⁵ A significant change refers to notable improvements or setbacks in the child's overall wellbeing, educational experience, such as changes in school attendance, performance, self-efficacy, confidentiality, or other relevant indicators, resulting from participation in microcredit and cash-for-protection CVA programs.



In response to recent flooding in Faryab Province, World Vision distributed cash assistance, providing essential support to those affected by the disaster. ©World Vision / Azizullah Hayat

- covered five domains⁶ combined
- Likert-scale⁷ and open-ended formats
- were completed by:
 - mothers and fathers of children aged 0–17
 - heads of households
 - youth aged 16+ (in Romania with an adjusted survey)

non-recipients, which may limit insights into broader community impacts.

- **Temporal constraints** Data collection occurred over a short timeframe, potentially missing seasonal or situational variations in CVA impacts, such as fluctuations in food prices or conflict dynamics.

This mixed-method approach enabled robust triangulation between qualitative and quantitative insights providing a comprehensive understanding of CVA’s impact.

This executive summary focuses on the data collected from CVA recipients,⁸ encompassing focus group discussions conducted with adults and children, in-depth interviews with mothers of children, and household surveys with adult recipients. The findings from key informant interviews and virtual focus group discussions can be found in the report, *Cash Waves: Preliminary Insights*.⁹

- **Variability in qualitative data depth** The richness of qualitative responses varied across contexts, with shorter responses in long-term assistance settings and more detailed narratives in humanitarian settings.

- **Household composition dynamics** Assessment tools did not fully account for unique dynamics in single-parent and female-headed households, which may have underestimated CVA’s impact on these groups.

Limitations

While the study employed robust methodologies, several limitations were identified:

- **Selection bias**
The sampling focused on CVA recipients, potentially excluding perspectives from

- **Non-validated measurement tools** Key constructs like resilience, GESI, and mental health and psychosocial support were assessed using non-validated tools, designed to balance practicality with outcome relevance but limiting precision and comparability.

⁶ Gender Equality and Social Inclusion, Children’s Well-Being, Livelihood-Resilience, Community Cohesion, and Mental Health and Psychosocial Well-Being.

⁷ a rating scale that measures attitudes, opinions, and behaviors by providing a range of answer options

⁸ The data includes information on participants from both ongoing programmes and those that were in programmes that completed in September 2024.

⁹ Publication available upon request, please contact: Ghida_Krisht@wvi.org or Kate_Kobaidze@wvi.org

- **Complexity and translation challenges**

The translation of tools into multiple languages (e.g. Dari, Ukrainian, Arabic) introduced risks of misinterpretation, particularly for technical terms, potentially affecting data consistency.

To mitigate these challenges, triangulation of data sources, peer validation with field experts, linguistic refinement of tools, and collaborative design with World Vision technical teams were applied to enhance the robustness and contextual accuracy of findings.

Key findings

The findings in this executive summary reflect the rich perspectives of CVA recipients, capturing their experiences and perceptions of the programme's impact. These insights provide a nuanced understanding of how recipients engage with and are affected by the CVA programme. While based on self-reported data, these findings offer valuable context for interpreting the lived experiences of recipients, shaped by their unique expectations, personal histories, and broader environmental factors. This approach provides a deeper, more human-centred view of CVA outcomes, complementing traditional objective measures.

CVA is strengthening household dynamics and women's financial agency, while addressing persistent barriers

- **Two-thirds (66%) of households reported improved household communication and collaboration and reduced financial disagreements following CVA**, with the most positive shifts observed amongst returnees (88%) and internally displaced persons (IDPs) (84%). Refugees faced the greatest challenges, with nearly half (47%) reporting unchanged dynamics. In Afghanistan and Syria, collaborative financial decision making and shared responsibilities were key benefits.
- While both cash and voucher modalities promote collaboration, **cash assistance recipients reported slightly higher instances of financial tensions (2-3%) compared to voucher programmes**, where no increased tensions were observed. These findings underscore the need for flexible CVA modalities that support equitable decision making within households receiving cash assistance.
- Notably, **CVA did not contribute to increased GBV for 98% of respondents**. However, isolated reports (1.1%) of financial pressure were more common in Lebanon and the West Bank, particularly amongst IDPs and host communities, while refugees and returnees reported the lowest occurrences.
- In Afghanistan, Iraq, Syria, and Lebanon, **CVA contributed to greater financial independence and decision-making power for women**. However, social norms influence CVA effectiveness, with some women in Lebanon and the West Bank, reporting limited control and continuing to defer financial control to male household members.
- In Romania and Georgia, **CVA had a distinct impact on household communication dynamics among female-headed and single-parent households**. Given that decision-making in these households is already centralized, often due to displacement and conflict-driven family structures, the traditional markers of shifting financial agency may manifest differently. This underscores the need for more tailored assessment tools to capture the complexities of diverse family structures and ensure CVA fosters meaningful shifts in decision making and financial agency.
- **Disability inclusion remains a gap**, with persons with disabilities facing additional barriers in accessing and utilising CVA effectively.

ACTIONABLE RECOMMENDATIONS TO STRENGTHEN CVA'S GESI OUTCOMES

Implement GBV protective measures, including preventive prevention of sexual exploitation and abuse refresher trainings, confidential feedback mechanisms, and survivor-centred referrals to ensure safe and inclusive assistance.

Strengthen and scale up financial and employment linkages (cash-for-work, business grants, and entrepreneurship) within CVA programmes to enhance economic inclusion for refugee and women-headed households, ensuring sustainable opportunities beyond cash assistance.

Integrate training on equitable financial decision making to address social norms that limit women's control over cash, fostering more inclusive and participatory household financial management.

CVA is enabling families to secure better futures for their children

- CVA empowers households to create a more stable and supportive environment for children.** The majority of CVA-recipient households reported improved overall child well-being after receiving CVA (76%), with the highest impact amongst returnees (85%) and the lowest amongst refugees (71%). Key benefits included improved education access, better health and nutrition, and increased emotional stability.
- CVA helps break barriers to education and strengthens children's aspirations.** CVA helped families cover school expenses, leading to significant improvement in regular attendance amongst 33% of recipients, especially in Romania and amongst Ukrainian refugees in Georgia. Even non-education-focused CVA programmes contributed to learning continuity by easing financial barriers and boosting emotional and motivational support.

CVA improves children's health and nutrition and access to essential services. Overall, 36% of households reported a positive impact from CVA on children's health and nutrition. CVA significantly improved healthier food choices for children in 14% of households. The greatest impact on health-care affordability was observed in Iraq and amongst Ukrainian refugees in Georgia.
- CVA strengthens children's emotional security** – 17% of households reported a positive impact of CVA on children's mental health and 10% reported significant improvements in children's emotional well-being, particularly in Lebanon, Afghanistan, and amongst Ukrainian refugees in Romania. Additionally, CVA reduced anxiety and increased children's sense of security in 10% of households. Female caregivers were more likely than their male counterparts to perceive CVA's positive impact on their children's emotional needs.

CVA fosters hope and confidence, with 13% of respondents observing greater hope for the future amongst children and 1 out of every 12 people (8%) seeing increased confidence in children's motivation to pursue education and future goals. Female-headed households were more likely to report transformative effects on children's self-esteem.

ACTIONABLE RECOMMENDATIONS TO MAXIMISE CVA'S CHILD WELL-BEING OUTCOMES

Expand education-focused CVA and integrate child protection services by scaling up cash-for-education and school feeding programmes while strengthening linkages with child protection systems.

Address gaps in emotional well-being and security for children, particularly in fragile, disaster, and conflict-affected contexts, by integrating structured psychosocial support activities, such as safe spaces and positive parenting initiatives, within CVA programmes to foster stability and resilience.

Enhance nutrition-sensitive CVA and household decision making by integrating food assistance with cash programming to improve dietary diversity and providing child-focused nutrition guidance for caregivers to prioritise children's holistic needs beyond basic survival.

CVA is positively impacting economic recovery and livelihood resilience, but still faces challenges

- CVA provided significant economic relief for returnees but falls short for refugees facing systemic barriers. **CVA helped alleviate economic challenges for 95% of recipients, with 35% experiencing significant relief** suggesting CVA's role in restoring stability. Returnees reported the highest level of significant improvement (65%). However, only 34% of refugees experienced the same boost, as they grapple with greater labour market restrictions and limited financial inclusion. Gendered differences are evident – only 32% of women (versus 40% of men) reported significant improvement in CVA's support to overcome economic challenges, reflecting women's differing economic expectations and highlighting the need for gender-sensitive programming.
- Women recognise greater economic benefits from female-led enterprises. **Women were more likely than men to perceive females' economic contributions as strengthening household resilience.** Amongst those whose mothers or female family members ran a business or provided services before receiving CVA, 44% of women reported significant improvements in their household's ability to cope with economic shocks, compared to only 21% of men. This disparity highlights gendered differences in recognising the impact of women's economic participation on household stability.
- **CVA provides relief but not recovery.** Nearly all CVA recipients (97.5%) now face economic challenges, primarily due to high debt, unemployment, and housing costs, with health-care expenses and food insecurity also significant. Economic hardship was already widespread (82% before CVA), but an additional 15.5% now report difficulties. Women are disproportionately affected – 71% of newly impacted households are women, 21% are female-headed, and 67% are in debt – highlighting deepening financial strain and heightened vulnerability amongst women-led households.
- **CVA helps diversify income, but reliance on unstable sources remains high.** The proportion of households with multiple income streams doubled (16% to 34%), with the largest gains amongst women (70%) and debt-burdened households

(54%). However, more than half of households still depend on informal work (52%) or assistance from non-governmental organisations (58%), and alarmingly, one in three households (32%) rely on child labour – rising to 39% amongst refugees. Sustainable pathways to formal employment are critical to ensure sustainable livelihood resilience.

- Women’s economic contributions increased post-CVA, but **deep gender gaps persist**. Female participation in income generation rose from 14% to 20%, with the highest increase amongst female-headed households (24% to 28%). Despite this progress, **80% of households still lacked a female income earner**. In Iraq, women’s contributions jumped from 40% to 58%, but in the West

Bank, conflict-driven economic instability led to a decline (13% to 3%).

- **CVA has enabled some recipients to invest in businesses, education, and long-term assets**. Amongst those with multiple income sources before CVA, 40% invested in long-term assets, 32% pursued vocational or educational opportunities, and 23% expanded their businesses. Business sustainability rates varied, with Iraq showing the highest success, while Lebanon’s economic crisis posed significant challenges. Female-headed households prioritised asset-building, whereas others distributed investments more evenly across education, business expansion, and asset purchases, reflecting different financial security strategies.

ACTIONABLE RECOMMENDATIONS TO ENHANCE CVA'S LIVELIHOOD-RESILIENCE OUTCOMES

Ensure adaptive and inclusive CVA design by incorporating contingency mechanisms for fragile contexts, improving housing assistance for displaced populations, and linking CVA to sustainable income opportunities.

Enhance financial inclusion and debt relief mechanisms by expanding financial literacy training, structured debt repayment assistance, and budgeting support, particularly for high-debt households and female-headed families.

Integrate CVA with livelihood and employment programmes to ensure long-term economic resilience, scaling up job placement, vocational training, and entrepreneurship support for women, returnees, and refugees.

CVA strengthens community cohesion by fostering inclusion, reducing barriers, and enhancing community participation

- **CVA fosters social cohesion, but its impact varies by group and context**. Across all contexts, more than two-thirds of CVA recipients reported strengthened community ties (68%), with debt

repayment easing financial tensions and enabling stronger social bonds. Amongst displacement groups, returnees benefited the most, with 50% reporting significantly improved relationships, followed by IDPs,

while refugees saw the least impact, with 45% noting no change. Gender differences also shaped experiences – men reported stronger gains (34%) than women (27%), while female-headed households saw moderate improvements.

- **CVA enhances community support**, especially for returnees and IDPs, but less so for refugees. Overall, 59% of recipients reported increased community support, with 32% describing their communities as “much more supportive”. However, 65% of refugees saw no change, indicating persistent barriers to integration. IDPs and returnees experienced the highest increases in social support, while households with people living with disabilities also perceived slightly greater benefits (63%) than those without (58%). These findings underscore CVA’s potential to strengthen social ties while highlighting the need for targeted interventions for refugees and other marginalised groups.
- **CVA enables recipients to meet social obligations, reinforcing their role in the community.** Over half of CVA recipients reported improved ability to participate

in community life (56%), particularly in key social events such as weddings and funerals, which are essential for maintaining social networks. Returnees and IDPs benefited the most, while refugees reported the least impact. These findings highlight CVA’s role in strengthening social engagement but suggest that refugees and certain communities may require additional support to fully participate in social life.

- **Nearly two-thirds of respondents experienced increased participation in community activities (63%),** with female-headed households and those in early marriages reporting statistically significant improvements. Gendered differences were significant with women slightly more likely to report improvements, while men more frequently noted no change. Qualitative findings highlighted CVA’s role in enabling community participation, social gatherings, and business networking, yet also pointed to challenges, such as fairness in selection processes and accessibility barriers for female-headed households.

ACTIONABLE RECOMMENDATIONS TO MAXIMISE CVA'S COMMUNITY COHESION OUTCOMES

Integrate social cohesion into CVA design to actively foster community support networks by embedding self-help groups, peer-support initiatives, and social participation mechanisms.

Implement conflict-sensitive and community-building CVA approaches in fragile contexts emphasizing context monitoring of gender- and displacement-related issues, while incorporating community events, trust-building initiatives, and local partnerships to ensure equitable impact.

Leverage CVA to address debt and strengthen community support by embedding structured debt relief mechanisms, repayment support, and financial literacy training into CVA programmes.

CVA plays a critical role in enhancing mental health, emotional resilience, and community stability

- The financial relief offered by **CVA plays a critical role in emotional stability and stress reduction**, especially for displaced and vulnerable groups. Overall, 94% reported improved well-being and mental health and 93% reported improved feelings of safety and reduced stress. Women saw slightly higher gains, with 41% experiencing “greatly improved” well-being (versus 38% of men) and a slight edge in security gains (47% versus 42% of men). Returnees reported the highest well-being improvements (49%) and the greatest sense of security improvement (54%), followed by refugees, while IDPs experienced more moderate benefits.
- CVA goes beyond improving immediate well-being by also enhancing emotional resilience, providing individuals with the stability needed to focus on broader, long-term recovery. CVA enhanced social connections for 71% of recipients, fostering participation in networks like savings groups and support centres, such as the “Happy Space” for Ukrainian refugees in Georgia. **Nearly 91% reported increased confidence in managing daily life**, while 89% improved their ability to fulfil family and community roles.
- **Approximately half of respondents found mental health services “somewhat accessible” (47%)**; however, there were significant regional variations in access to mental health and psychosocial support. Female-headed households and older individuals reported greater barriers to access, while IDPs had the highest access to services, followed by refugees and host communities, who in certain contexts reported no access. Syria, Lebanon, and Romania reported high accessibility, whereas people in the West Bank, Georgia, and Afghanistan faced severe service shortages, with Palestinian women in the West Bank and Ukrainian refugees in Georgia highlighting a lack of specialised support.

ACTIONABLE RECOMMENDATIONS TO OPTIMISE CVA'S MENTAL HEALTH AND PSYCHOSOCIAL WELL-BEING OUTCOMES

Collect data to better understand how social capital, especially within women's networks, contributes to long-term financial security and resilience. This insight will help optimise CVA programmes by leveraging social networks to enhance economic outcomes and

Link CVA with community-driven stress-reduction activities and informal peer networks, focusing on enhancing emotional resilience through psychosocial support, particularly for displaced populations and female-headed households to expand their social and financial capital.

Strengthen referral pathways between CVA and mental health services, ensuring that recipients have access to timely and high-quality support. This includes promoting community-based mental health services where formal services are lacking.

Unpacking the complex interplay of vulnerability and resilience: Towards integrated, long-term CVA solutions

This study also examined the connections between demographic vulnerability and key outcome areas. By analysing composite scores across these themes, this research revealed trends in vulnerability and resilience, offering a deeper understanding of how people perceive the long-term impacts of CVA – beyond immediate relief. These insights will inform more targeted, responsive interventions, enhancing our ability to address the evolving needs of communities and better understand CVA's broader impact over time.

Key findings revealed that vulnerability often coexists with resilience

- Economic vulnerability (livelihood-resilience) was closely tied to psychosocial challenges (mental health and psychosocial well-being) and limited social capital (community cohesion), as individuals in more vulnerable situations often lacked emotional and social support networks.
- Gendered vulnerabilities (GESI) were linked to both economic strain (livelihood-resilience) and community isolation (community cohesion), with women and female-headed households experiencing compounded risks.
- Children's well-being scores aligned with family vulnerability, reflecting how both economic and psychosocial stressors impacted children's quality of life.

The composite scores offered a holistic view of vulnerability, capturing the complex interrelations between economic, psychosocial, and social factors. While individual variables provided insights, synergies across themes highlighted the importance of integrated CVA interventions that

address not only immediate financial needs but also the broader socio-emotional factors affecting long-term stability and empowerment.

Interconnected Nature of Economic, Social, and Psychosocial Vulnerabilities

- In conflict and displacement-affected regions (e.g. Syria, Lebanon), higher vulnerability in both mental health and psychosocial well-being and community cohesion scores indicated the critical need for psychosocial and community-building interventions.
- More stable contexts (e.g. Romania, Georgia) showed relatively lower vulnerability scores, though the ongoing challenges in women's empowerment and children's well-being still required attention to ensure inclusive and resilient programming.

A holistic approach is essential to achieving long-term resilience and empowerment

This analysis underscores the need for a multidimensional approach in CVA programmes that strengthens livelihoods, community ties, and mental well-being to support long-term resilience and empowerment, especially for the most vulnerable demographic groups.

CVA, as a demand-driven model, demonstrates that financial relief alone is insufficient – lasting impact requires an integrated approach that prioritises social protection, livelihoods, and community support. Supply-driven solutions that overlook systemic inequalities will continue to fall short of fostering true resilience and well-being.



Follow WV MEER on:

  @WVMEERO

 @WorldVisionMEER

  @worldvision_meero