

The empowerment **currency**

Rethinking our cash approach in humanitarian crises

Why cash is **worth so much**

World Vision has been using cash and voucher-based programming¹ in emergency and recovery contexts for more than 15 years. The first large-scale use of cash and voucher-based programming took place in the mid-1990s and soon began disrupting the traditional mode of humanitarian in-kind assistance all over the world. It has grown at a rapid rate – 40 per cent of global humanitarian aid (US\$4.7 billion) was distributed through cash and voucher-based programming in 2018 – and is no longer viewed as an innovation, but a must-have in any humanitarian toolkit.

Cash and voucher-based programming is the provision of cash or vouchers directly to individuals, households or communities to meet their basic needs.

Cash and voucher-based programming is an enabler of child well-being. It provides immediate survival assistance and helps children and their caregivers to recover and thrive by addressing the underlying issues of poverty. Cash and voucher-based programming promotes dignity for people affected by emergencies, providing them with choice, control and flexibility. It helps build [resilience](#), by driving the recovery of local markets. It connects beneficiaries, as consumers, with local suppliers and service providers, building the local economy where supply is adequate. When done right and done well, cash and voucher-based programming puts people at the centre of any humanitarian response; disaster management facilitating recovery into development programming.

Cash and voucher-based programming can:

- [provide building blocks](#) for people to [improve their livelihoods](#), which in turn will help them access better financial products and promote self-reliance and economic security in the future

WHERE WE ARE

- In The Cash Leadership Partnership's (CaLP) most recent analysis, World Vision ranked fourth in the global cash and voucher-based programming implementation market, behind World Food Programme (WFP), UNHCR and Save the Children.
- We are present in or leading every multilateral, inter-agency cash working group in the world, regularly presenting our thinking and experience, research and studies to challenge the industry to ensure cash and voucher-based programming focuses on tangible outcomes for people, especially children.
- World Vision's cash and voucher-based programming portfolio was US\$163 million and served more than 3 million disaster-affected people in 2018 – 76 per cent of those were in fragile contexts and 46 per cent were amongst some of the most vulnerable children.
- In 2018, World Vision delivered nearly 25 per cent of our humanitarian assistance through cash and voucher-based programming.

¹ World Vision uses the term 'cash and voucher-based programming' as a catch-all for all financial aid, including cash and voucher-based assistance and programming.

- enable [child-sensitive social protection](#) – this includes all family or child-focused social protection measures which address children's needs or rights and improve child well-being, as well as assuring that all social protection measures maximise impacts and minimise harm on girls and boys
- provide choices for refugees and other particularly vulnerable groups, about the needs they choose as the most important to address
- help ensure people are not forced to sell their productive assets in the early stages of an emergency response, meaning they will have greater resilience in the future.

Cash and voucher-based programming is varied. It can be conditional or unconditional, restricted or unrestricted. It can be in-kind, vouchers or cash in hand, depending on context, preference and feasibility. It can facilitate longer-term financial and digital inclusion for local communities, it offers entry points and building blocks to strengthen local socioeconomic recovery. When well designed and implemented, cash and voucher-based programming can incorporate [gender-based](#), protection and [child-focused](#) perspectives. It can help reduce the risk of early marriage of girls ages 14 to 18 and contribute to significant decreases in child mortality.²

For all of these reasons, and because we see every day the impact of cash and voucher-based programming on children and communities, World Vision is committed to scaling up our use of unrestricted, multi-purpose cash and voucher-based programming. This corresponds to the amount of money a household needs to cover (fully or partially) a set of basic needs, also known as a minimum expenditure basket.

Our goal is to **reach 4 million vulnerable children and increase our cash and voucher-based programming so it is 50 per cent of our humanitarian assistance by 2022** through four objectives that support scale-up, quality and impact, funding growth and thought leadership.

Opportunities and threats remain to non-governmental organisations' (NGOs) relevance and role, despite collectively delivering 80 per cent of 'last mile' cash and voucher-based programming. The [Collaborative Cash Delivery \(CCD\)](#) Network, consisting of 15 global NGOs (with World Vision as a lead member), is accelerating initiatives for NGO collaboration in cash and voucher-based programming that are context-appropriate, ecosystem-wide and reinforce NGO value-add for beneficiaries and interface with partners.

OUR VALUABLE PARTNERS

- local, regional and multinational financial service providers and mobile network operators
- local and multinational private sector entities, including Mastercard and The GSM Association
- WFP, UNHCR, UNICEF, OCHA, FAO, UNDP, USAID, USAID/OFDA, GAC, DFAT, ECHO, DFID, Irish government, German government, ADH, Dutch Relief Alliance

2 Mishra, Anjini and Battistin, Francesca. 2018. '[Child outcomes of cash transfer programming: A synthesis of the evidence around survival, education, and protection in humanitarian and non-humanitarian contexts](#)', Save the Children.

More than just transfers!

HUMANITARIAN NEEDS

Cash and voucher-based programming helps those who are the most vulnerable to recurring humanitarian shocks, such as earthquakes, hurricanes, food shortages and conflict, move towards greater empowerment and economic self-reliance. The ability to use cash to empower people through periods of fragility and vulnerability is one of the key places where World Vision's development and humanitarian work overlap.

DIGITAL OPPORTUNITIES

Our cash and voucher-based programming portfolio has been enhanced by evolving our capabilities in digital technology innovation, such as [Last Mile Mobile Solutions \(LMMS\)](#). This comes with a need to scale up digital literacy and awareness about data protection sharing and data sovereignty.

Used in more than 35 countries by World Vision and more than 20 other agencies, LMMS registers approximately 5 million people a year since 2008. It strengthens our efficiency, effectiveness and accountability in humanitarian service delivery. LMMS' digital beneficiary registration and digital identity technology enables:

- offline, remote data collection
- digital beneficiary management
- distribution planning and implementation
- high data protection and privacy standards
- data analytics
- multi-agency support.

The competitive, complex and fast-changing environment requires us to redouble our efforts in cash and voucher-based programming. Bringing together our grassroots operational presence, child and people-centred approach across the [humanitarian-development-peace nexus](#), and technical and digital capabilities, World Vision is committed to accelerating investment to remain relevant and ensure that cash and voucher-based programming fulfils its potential in contributing to our commitment to the most vulnerable children.

What next?

WHERE WE ARE HEADED

- 50 per cent of World Vision's humanitarian assistance delivered through cash and voucher-based programming to reach more than 4 million vulnerable children by 2022
- strong, adaptive programming capacity in at least 25 countries
- strengthen and influence the industry to reach the most vulnerable children
- contribute to strengthening humanitarian and social accountability to ensure the most vulnerable children are not excluded from assistance

OBJECTIVE 1: Scale up cash and voucher-based programming across World Vision

- prioritise capacities and capabilities for frontline staff
- strengthen enabling policies, systems and processes, structures for cash-readiness, accurate reporting metrics and delivery tracking
- define and implement risk management and compliance approaches

OBJECTIVE 2: Quality cash and voucher-based programming drives child well-being

- strengthen context and conflict-sensitive market assessment and analysis
- increase cash and voucher-based programming quality through effective of monitoring, evaluation, accountability and learning and social accountability systems
- scale up livelihoods to ensure financial inclusion
- pilot cash and voucher-based programming as an enabler for innovative referral pathways to (child-sensitive) social protection in protracted crises

OBJECTIVES 3 AND 4: Diversify resourcing and strengthen our partnerships

- explore and expand our growth opportunities with our bilateral institutional, multilateral and private donors
- find strategic collaborative approaches to work on with other industry stakeholders (e.g. CCD) and partnership opportunities for service-based approaches
- develop, test and validate new service-based models
- research agile cash and voucher-based programming to document evidence and contribute to publications, focusing on World Vision's value-add through our accompanying quality services and programming
- expand influence on advocacy and policy on cash and voucher-based programming's impact at high-level meetings and with inter-agency statements (Grand Bargain, Good Humanitarian Donorship, CaLP, CashCap, cluster CVP task teams, campaigns, CCD, etc.)

World Vision supports Typhoon Ompong survivors in the Philippines with cash vouchers.



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World Vision **expertise** **and capacity**

World Vision's strong grassroots presence in fragile contexts, disaster zones and communities globally includes significant technical, operational, advocacy and policy expertise to meet our cash and voucher-based programming objectives. To ensure a steady growth of cash and voucher-based programming, we can leverage our:

- global capacity
- systems
- community-based programming expertise in humanitarian disaster management
- operational expertise in more than 15 'fragile contexts'
- innovative technology and approaches
- respect for individual's data protection and privacy rights
- nearly 100 country footprint
- almost 70 years of development and advocacy efforts
- commitment to 'do-no-harm'
- empowerment efforts that help affected populations make their own, well-informed choices and be heard.



Cash distribution conducted by World Vision/CCD Ethiopia.

OUR GROWING CAPACITY

- In 2018 alone, we trained more than 400 people in every region of the world on cash and voucher-based programming.
- Our global team of five experts provides strategic, programmatic and operational guidance.
- We also scaled up cash readiness with digital IDs, reporting, child-sensitive social protection linkages, development and testing of multi-purpose cash assistance, outcome tracking, panel and working group speaking engagements and facilitated research and studies.

WHERE WE ENGAGE

- active member and core decision maker of the Collaborative Cash Delivery(CCD) Network
- included in the Grand Bargain's global cash workstream
- board member of Cash Learning Partnership
- member and co-lead of global cluster technical working groups for food security, global education, and child protection
- board chair of CashCap
- active member in 29 national and regional inter-agency cash working groups globally

World Vision is rapidly building capacity to support cash and voucher-based programming across and beyond the organisation. This includes technical support, the development of toolkits, guidance documents for field programmes during assessment, market analysis, design, selecting cash delivery mechanisms, implementation, strong support for humanitarian and social accountability, and monitoring

and evaluation mechanisms. This underpins World Vision's strategic direction to strengthen the humanitarian-development-peace nexus, providing building blocks for financial inclusion and referral pathways to social protection mechanisms.

We have multiple partnerships with local and multinational private sector entities who are critical to effectively deliver cash digitally. We utilise context-appropriate and targeted market-based solutions, such as strong initial needs assessment, conflict-sensitive assessment (through the [Good Enough Context Analysis for Rapid Response](#) tool) that informs market analysis, ongoing monitoring, and effective humanitarian accountability and feedback mechanisms capabilities for risk management.

World Vision has joined in the creation of humanitarian digital identity standards with the United Kingdom's Department for International Development (DFID), other international NGOs and private sector stakeholders, and is exploring new technology options to enhance efficiency and effectiveness as well as data protection³ and transparency of data and financial transactions.⁴ Through our inter-agency coordination and triangulation of institutional and contextual local knowledge, presence and credibility; [innovative digital technology](#); responsible [data protection](#); [digital literacy](#). World Vision also continues to build capacities on needs analysis and monitoring; risk mitigation; strong national and local partnership development with governments, community-based organisations, and faith and business actors; and linkages to [social protection](#) we can more effectively establish and monitor appropriate, context-relevant and effective risk mitigation measures to protect those affected by disasters and the chronically poor.

Over the next three years, World Vision's work towards its cash and voucher-based programming goals will be coordinated under the Cash and Voucher Strategic Roadmap which outlines the key actions required to motivate and institutionalise cash and voucher-based programming across the Partnership with the aim of achieving significant improvement in the reach, impact, income and influence of World Vision's cash and voucher-based programming.

3 World Vision's product development and business processes are working to adhere to the following policies: International Committee of the Red Cross (ICRC's) 2017 [Handbook on Data Protection in Humanitarian Action](#), Oxfam's [Responsible Program Data Policy](#), internal data security and protection policies, [ISO 27001](#), and the Inter-agency Standing Committee's (IASC) [Accountability to Affected Populations principles](#).

4 World Vision. 2018. Digitalisation Strategy and Digital Trends.
World Vision. 2018. Disaster Management in a Digital Age – A Game Plan.

Roda, a Deaf woman, holds cassava leaves that she is going to prepare for her family's dinner. Cash programming has helped boost their resilience.



How it's

ETHIOPIA

World Vision is delivering cash transfers in coordination with the Ethiopia CCD network. This project is being supported by European Civil Protection and Humanitarian Aid Operations (ECHO) from July 2019 through June 2020. It has a budget of €4,444,444, €2,968,043 of which is dedicated to cash transfers. It will benefit 16,700 households (90,200 beneficiaries).

The project is providing multi-purpose cash to help beneficiaries meet a range of needs. The cash will be delivered by e-vouchers, cash in envelope and mobile transfers. The project has two objectives:

- to provide three months of multi-purpose cash payments of ETBr1,500 (US\$155) to 10,000 households (50,000 beneficiaries) of internally displaced persons, affected host communities and returnees in the Wollegas zones
- operationalise the CCD platform at the national level, harmonise standard operating procedures between the 12 Ethiopia CCD partners and field test new operating models and technology solutions.



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A beneficiary smiles after receiving cash from a cash and voucher-based programme that uses the LMMS system for digital beneficiary registration and asset transfer management.

SUDAN

MERIT-SD is a multisectoral, emergency, lifesaving response providing integrated health; water, sanitation and hygiene (WASH); protection and livelihoods support for internally displaced persons, refugees and host communities in South Darfur, Sudan. The project was supported by ECHO from January through December 2019. Of its €1,571,429 budget, €416,000 was devoted to cash transfers. Over the course of the project, the response benefited 10,400 households (52,000 beneficiaries).

It provided unconditional complementary food vouchers to improve dietary diversity and support food consumption so the most at risk groups and vulnerable households in Al-Radom, Darfur had their immediate food deficit needs met.

Another project in Darfur, Recovery in Sudan for Improved Nutrition and Growing (RISING) was supported by the United States Agency for International Development (USAID) from January through December 2019. US\$222,185 of its US\$755,780 budget was committed to cash transfers. It benefitted 4,000 households (16,060 beneficiaries).

The project utilised a combination of vouchers for agriculture non-food item (i.e. seeds and tools) and complementary food vouchers to improve food security and resilience of food insecure people in Darfur, Sudan.



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Makka buys items of her choosing to meet her household needs with the cash vouchers she received from World Vision.

working

IRAQ

World Vision's project benefitting internally displaced persons was supported by WFP from January through December 2019. US\$22,898,461 of its US\$23,873,637 budget was dedicated to cash transfers that benefitted 22,326 households (111,630 beneficiaries).

The project provided cash-for-food assistance to Syrian refugees living in camps in Duhok, Suleimaniya and Erbil in Iraq using mobile money transfers.

OCHA supported World Vision's Iraq Humanitarian Fund project from March through December 2019. Its budget of US\$2,200,000 benefitted 14,502 Iraqi returnees and vulnerable members of the Ninawa host community with mobile money transfers for cash-for-food and cash-for-work assistance as part of food security, agriculture and livestock activities.

WFP supported a World Vision refugee project from July through December 2019, providing a budget of US\$4,442,934. US\$4,027,692 was dedicated to mobile money cash transfers that helped 5,450 households of Syrian refugees living in camps in Duhok, Suleimaniya and Erbil (35,700 beneficiaries) receive cash-for-food assistance.

INDONESIA

A cash working group was activated in under two weeks after the 2018 earthquake and tsunami in Sulawesi and co-led by Central Sulawesi's head of government from the social protection provincial office. The OFDA-funded multi-purpose cash assistance grant not only addressed immediate survival needs for affected households, but through strategic engagement by World Vision with the Indonesian government, UNICEF and other stakeholders, the disaster response was also able to utilise government data, meaning people already registered for the social protection programme were automatically registered for assistance. The local government also provided strong support in reissuing government IDs in a timely manner for people who lost theirs in the disaster.

The Sulawesi⁵ disaster response shows that the voices from young disaster-affected populations must be heard as well, using effective humanitarian coordination mechanisms, to make informed choices and enable sustainable and quality support for those who need it through child-sensitive social protection mechanisms.

5 Kathryn Taetzsch and Puspasari Indra. May 2019. '[Indonesia told us what we already knew – and more](#)'. World Vision. World Vision Indonesia. January 2019. '[Disaster management in Central Sulawesi requires listening to children's voices](#)'.



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World Vision partnered with WFP to provide e-voucher programming in Domiz Refugee Camp in Duhok, Iraq. Families receive monthly top-ups which they are then able to spend at stores established through the programme.



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Gilda is content that she can provide for the needs of her children using the money she received from World Vision. Multi-purpose cash assistance gives quake-affected families timely and flexible way of meeting their basic needs.



Hasina, a refugee, watches her daughter Jannatul at World Vision's Child-Friendly Space. Next door to the Child-Friendly Space is a World Vision cash-for-work project.

Teams for refugees are hired in weekly rotations for construction projects, providing them with much-needed income. Workers have reinforced bamboo bridges across the camp and sandbag staircases on the steep slippery hillsides have been bolstered. Kilometres of road were paved with bricks so people living in the camps could continue to access food and other supplies during the rains. They also created a drainage system to handle the monsoon rains and repair the water pump at the Child-Friendly Space so families, such as Hasina's, are able to access clean water.

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