

**Cash and Voucher
Programming in
COVID-19**

Lessons Learnt from Asia Pacific

Acknowledgements

This report is a joint effort of many individuals across national and regional offices of World Vision, as well as communities and local partners.

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Acronyms

AP	Area Programme
APHEA	Asia Pacific Humanitarian Emergency Affairs
APRO	Asia Pacific Regional Office
CFW	Cash for Work
CSO	Civil Society Organisation
CVP	Cash and Voucher Programming (also known as cash-based assistance)
CWG	Cash Working Group
FO	Field Office
FSBU	Finance Service Business Unit
FSP	Financial Service Provider
GAM	Grant Acquisition Management
GCDM	Global Centre Disaster Management
HEA	Humanitarian Emergency Affairs
IVR	Interactive Voice Response
KYC	Know Your Customer
LDB	Laos Development Bank
LMMS	Last Mile Mobile Solutions
MEAL	Monitoring, Evaluation, Accountability and Learning
MEB	Minimum Expenditure Basket
MFI	Micro Finance Institution
MMT	Mobile Money Transfer
NGO	Non Governmental Organisation
PDM	Post Distribution Monitoring
PNGO	Partner NGOs
SCM	Supply Chain Management
SitRep	Situation Report
SOP	Standard Operating Procedure
UN	United Nations
WASH	Water, Sanitation and Hygiene
WHO	World Health Organisation
WV	World Vision. WV Partnership comprises Global Center, Regional Offices, Support Offices and Field Offices.
WVB	World Vision Bangladesh
WVL	World Vision Laos

Executive Summary

COVID-19 has left an indelible adverse impact on all aspects of life not just health but also on livelihood, food security, protection, and many others. After the WHO declared a global pandemic in March 2020, World Vision mindfully scaled up its response to support most vulnerable households through multi-sectoral approaches. In 2020, WV maximised the use of Cash and Voucher Programming (CVP) to reach those in need across Asia Pacific. In the face of significant expansion of CVP in Asia Pacific Field Offices, Asia Pacific Humanitarian Emergency Affairs (APHEA) team initiated a study to capture lessons learned and document the experience of CVP implementation during COVID-19 response. The objective of the study was to explore the scope of efficiency, relevance and coherence of cash and voucher programming in the region.

This study focuses on CVP achievements and challenges in Bangladesh, India, Nepal, and Laos. The learnings are compared and analysed to generate recommendations, which could be used to strengthen CVP practice in the region and countries.

The 4 major lessons learnt are highlighted below:



Role and importance of technology

Technology played a critical role in enabling continual access to the most vulnerable by providing alternative means to connect with communities in the face of physical barriers and risks. Utilisation of digital technologies such as LMMS, Sikka, MMT, and KoboCollect ensured effective implementation of different stages of the process — assessment, beneficiary registration, distribution and post distribution monitoring.



Effective coordination with various internal & external stakeholders

Effective cross-functional coordination, especially between Area Programs and National Offices, allowed best use of resources and improved the efficiency of CVP operations. Collaboration with various partners, including Local Governments, Cash Working Groups, Partner NGOs, Community members, Market actors, and Financial Service Providers (FSP), is key to timely execution of CVP. It is vital therefore that these stakeholders be identified in the preparedness phase. Frequent and proactive communication with the Regional Office and Global Centre allowed for sustained support and capacity building for field staff.



Integration with social accountability, social protection & financial inclusion

Social Accountability, Social Protection and Financial Inclusion could be improved as the result of dialogue between humanitarian response team and long term development teams. Applying social accountability methodology (e.g., Citizen Voice and Action) to CVP has contributed to linkages with existing governmental social protection schemes. Similarly, CVP can improve financial inclusion by linking vulnerable communities to bank systems or other financial service providers.



Established organisational processes

Organisational Processes, assessments, Standard Operating Procedures (SoP) and other technical guidelines, enabled effective decision-making processes. Assessment processes were used to evaluate the needs of the community, their preferences, access to FSPs, which then allowed to determine the appropriate CVP model in response. Along with contextualised SoPs and guidelines targeted capacity building will enable field teams to execute CVP in an exceptional manner.

Based on major findings and experiences, this study summarises a series of recommended actions for field offices, regional offices and Global Centre.

Field Offices:

- Mapping and coordination should be built with market actors and government in advance as preparedness. Investment in capacity building and process buildings (e.g. contextualised guideline/SoP) needs to be prioritised.

Regional Offices and Global Centre:

- Continue to facilitate the learning exchange across countries, especially through Community of Practice. Assist Field Offices to expand the CVP beyond Livelihood and Food Security sectors, as well into development work
- On identified organisational barriers, set up multi-disciplinary task force to resolve them.
- Explore the market value of WV's technology innovation as well as the new potential partner such as Vision Fund.



I am very satisfied with the support. We are confident that our income will increase and we can pay bank installments. Our life is going to be easy soon."

Rajkumari Dangol, 35, Nepal

Background

At the World Humanitarian Summit held in 2016, aid organisations and donors made commitments to the Grand Bargain, which is an agreement to increase the use of cash-based assistance alongside other tools. Agencies and donors also emphasised the need for increased use of Multipurpose Cash. In 2019, cash and vouchers accounted for one fifth of International Humanitarian assistance delivery, which is a significant increase.¹

Cash-based assistance refers to all programmes where cash (or vouchers for goods or services) is directly provided to beneficiaries. Cash-based assistance can be delivered through electronic means, direct cash, via paper or e-vouchers. In the context of humanitarian assistance, cash-based assistance refers to the provision of cash or vouchers to individuals, households, or community recipients. It does not refer to cash or vouchers given to governments or other state actors. Cash-based assistance comprises a number of modalities within the broader concept of market-based programming [Sphere Handbook, 2018 edition].

World Vision acknowledges the role of Cash Voucher Programming (CVP) in empowering communities as it ensures the dignity of the beneficiary while providing them with a greater choice. CVP also allows swift and effective delivery of aid while maintaining transparency and accountability. In response to the commitment to the Grand Bargain, World Vision's global Cash Roadmap set out its strategic priorities and approach to grow cash-based assistance through CVP. The goal was that by 2022, 50 percent of humanitarian assistance to disaster and crisis-affected children and families would be delivered through CVP thus reaching 4 million vulnerable children.

Guided by World Vision's Global Cash Roadmap, the Asia Pacific Region has invested heavily in capacity building and strengthening systems to support Field Offices (FO) in their roll out of CVP. The APHEA organised two phases of capacity building training for 33 people from 13 Field Offices from 2017 to 2020. In the first phase (2017-2018), 19 participants from seven Field Offices (FOs) were equipped to develop the country's cash preparedness plan and to implement digital tools to support CVP. In the second phase (2020), the CVP Blended Learning Program was conducted with the aim to prepare 24 qualified and competent CVP specialists/staff with an advanced understanding of CVP across the project management cycle and to ensure their readiness for deployment.

The Asia Pacific region has seen an increase in the adoption of CVP in natural disaster and conflict responses. CVP has been used to provide assistance in the Mongolia Flash Flood Response, Nepal Earthquake Response, Myanmar-Bangladesh Refugee Crisis Response, Indonesia-Central Sulawesi Earthquake and Tsunami Response, Heda Flood Response in Timor-Leste, Laos Flood Response etc. In addition, cash and voucher assistance was provided to meet the needs of affected populations pertaining to water and sanitation (WASH), shelter, food, health and also to support livelihood recovery.

The COVID-19 pandemic provided a unique window of opportunity for World Vision to significantly scale up its CVP in Asia Pacific. WV began responding to COVID-19 in China after the initial outbreak in November 2019. After WHO declared COVID-19 a global pandemic in March 2020, World Vision augmented its response to support the most vulnerable communities via WASH, health, education, protection, food security and livelihood support. As of February 2021, WV has served over 16,106,000 people, including 6,890,300 children,

¹ Episode 5: A Short History of Cash and Voucher Assistance. Retrieved from <https://www.calpnetwork.org/news/podcast-a-short-history-of-cash-and-voucher-assistance/> 15 April 2021

across 17 countries in the Asia Pacific region. During the pandemic response, WV sought to maximise the use of cash and vouchers as relevant so that families had the power to choose which sectoral needs they would like to address. Apart from immediate needs, WV also utilised cash and voucher programming to support early recovery of vulnerable families identified by their linkages to government social protection schemes.



“

Today, I am grateful to World Vision. I will repay my house rent with the money (USD 63) I received. Also, I hope that until I can't start working, I can buy food for my children and they will not go to bed hungry. I thought I had no hope. Now, I can't say that I had no one's help.”

Laboni, 26, Bangladesh

A single mother of three, Laboni, received cash support from a Mobile Money Transfer agent at the distribution centre of World Vision.

Introduction

During the COVID-19 humanitarian response, many World Vision Field Offices in the Asia Pacific region piloted or scaled up the use of cash and voucher assistance. These CVP interventions empowered individuals from vulnerable groups to not only meet their basic needs in a way of their choosing but also stimulated local economies during a time of unprecedented uncertainty.

From March to September 2020, World Vision spent around USD 7,702,000 via cash and voucher assistance programming, reaching an estimated 1.3 million individuals in 11 countries vis. Bangladesh, Cambodia, India, Mongolia, Myanmar, Nepal, Indonesia, Laos, Vanuatu, Sri Lanka, and Philippines.

The Asia Pacific Regional Office, mindful of the scale of the investment, conducted a study with the purpose of assessing the effectiveness of cash and voucher assistance programming in four field offices (India, Bangladesh, Nepal, and Laos) during the COVID-19 Emergency Response. This study assessed the implementation of cash and voucher assistance programming in different contexts and documented lessons learnt from this experience.






























This study will serve as an analysis of World Vision's experiences with CVP in multiple contexts by collating lessons learnt and describing various case studies. It will also provide recommendations for improving CVP programming across the region and thereby serve as a knowledge product. This study will also be used by the Humanitarian Emergency Affairs (HEA) team to position World Vision as a leader in the CVP space among donors and peer agencies articulating the organisation's unique approach and value add provided during the crisis.

In both emergency and recovery phases of World Vision's COVID-19 Emergency Response, countries in Asia Pacific utilised CVP to support affected communities to address health, education, WASH, child protection, food security and livelihood issues.

As of February 2021, the Asia Pacific Region distributed around USD 8,843,000 to affected communities in ten countries through Cash and Voucher Programming during COVID-19 Response.



Table 1: Cash and Voucher Distributed February 2021

Country	\$ Cash and Voucher Transferred	Context	Sectors
Bangladesh	1,948,600	Urban, Rural, Fragile	   
Cambodia	*37,000	Urban, Rural	
India	4,068,200	Urban, Rural	 
Indonesia	670,000	Urban, Rural, Camp	    
Laos	*59,100	Urban (short-term period), Rural	   
Mongolia	486,500	Urban, Rural	   
Myanmar	406,600	Urban, Rural, Fragile and Camp	
Nepal	369,700	Urban, Rural	 
Philippines	285,000	Rural	 
Vanuatu**	*72,100	Urban, Rural	   

Sectors



Source: 1) WV Vision Asia Pacific Financial Report FY 21 Quarter 2
 2) Country Mapping Survey –AP HEA, February 2021
 3) World Vision's (COVER) Impact Dashboard

* CVP value reflected on COVER Dashboard but not financial report due to missed financial coding
 ** UnBlocked Cash programme with Oxfam - World Vision Vanuatu is the leading implementation as a partner organisation undertaking community mobilising, messaging and communication, registrations and distribution of the e-cards. WV Vanuatu didn't actually receive funds to transfer to the cards, it was managed by Oxfam. The amount (USD transferred) is from World Vision's (COVER) Impact Dashboard.

Based on the survey conducted by Asia Pacific HEA Team and completed by staff in Indonesia, Bangladesh, Cambodia, Mongolia, Laos, India, and Nepal in March 2021, most Field Offices have been using multipurpose cash assistance (unconditional cash) as the modality. FOs are active members in the Cash Working Group at the national level and participate in advocacy efforts and provide cash and voucher programming capacity building support.

Methodology

This study compared the experiences of four World Vision Field Offices operating in different contexts. By comparing the similarities and differences in multiple aspects of CVP it highlights emerging patterns and lessons learnt that can be used to strengthen CVP both in the specific country and as a region. Comparative case studies² involve the analysis and synthesis of similarities, differences, and trends across two or more cases that share a common focus. As the goal was a comprehensive understanding, of each case multiple methods including surveys, interviews, and document analysis were used. An analysis of documents ranging from response plans and reports, assessments, Situation Reports (SitReps), CVP guidelines/Standard Operating Procedures (SOPs), Post Distribution Monitoring (PDM) Reports, lessons learnt reports, accountability reports to human interest stories was carried out. Respondents for the staff survey included in-country staff directly engaged with CVP and those in support functions (SCM, Finance, MEAL). Key informant interviews (KII) were conducted with staff and service providers as a follow-up to the survey to gain more in-depth information. Field-work visits and direct observation were not feasible because of COVID-19 restrictions. As the analysis was being shaped, perspectives of participants were invited to inform each iteration. Lessons from these experiences are not all generalisable but remain highly contextual, offering ideas for how best to support CVP outcomes in these particular contexts.

This mixed-methods approach was deemed appropriate because each of these experiences were nested within World Vision International's attempt to enable more effective cash and voucher programming across the board. The steps involved in reporting the findings include clarifying the purpose of the study and key questions asked, identifying the type of country experiences to be included, the processes to be followed, defining the type of evidence and how it will be synthesised. It is to be noted that initial findings were shared with participants and alternative explanations explored.

These criteria and key questions are an expansion of the main areas of inquiry and were used to draft the staff survey and interviews.

Criteria

Key Questions

Relevance

- 1 When/how were assessments carried out and to what extent were decisions on how to respond based on assessment findings?
- 2 How did the office ensure the use of cash and voucher programming was a relevant and feasible response in the given context?
- 3 To what extent were the affected population/communities adequately (identified and) reached with CVP, taking into account the dynamic and volatile nature of the pandemic?

Efficiency of CVP Implementation

- 4 What processes and/or criteria were used to identify and select appropriate delivery mechanisms (including specific considerations for choosing Financial Service Providers (FSP)?

² https://www.unicef-irc.org/publications/pdf/brief_9_comparativecasestudies_eng.pdf

- 5 How did the office leverage technology to support high quality CVP implementation into COVID-19 Response?
 - 6 How did selected countries in Asia Pacific use and adapt the internal procedures and systems during the response to support CVP implementation? (i.e. SOP, capacity building, cash preparedness, feedback mechanism, etc.)
 - 7 What organisational strengths can we build on and what weaknesses need to be addressed immediately (HR- staff care, IT, Supply chain, Finance, Administration, and Security)?
-

Coherence

- 8 To what extent has CVP implementation been a coordinated effort with various departments within WV and how has CVP aligned with the COVER framework?
- 9 To what extent have CVP interventions aligned with the priorities of other partners (including UN and bilateral agencies, NGOs/ cash working groups, private sector, civil societies, etc.) enabling synergy at all operational levels?
- 10 How have field offices considered, linking to or complementing national government social protection transfers (where relevant)?

Thematic Case Study



Bangladesh

One of the recipients of an unconditional cash grant.

Technology can play a key role in effective implementation of CVP in an emergency context. In the case of World Vision's COVID-19 Response technology was pivotal given the unprecedented constraints presented by the pandemic. Especially in terms of limiting face to face interaction and the need to move away from distributing physical cash to minimise health risks. COVID-19 has also brought about the need for more efficient remote data gathering tools for assessing and monitoring communities as well as more efficient delivery mechanisms to ensure aid reaches the right people on time. In many cases, the digital technologies that have been used to overcome barriers caused or exacerbated by COVID-19 are now becoming mainstream; this trend carries with it both advantages and risks that need to be assessed, understood and mitigated.

Building Digital Bridges to Communities

One of the main challenges Field Offices faced in responding to the pandemic has been the limited movement of staff, partners, and community members. The inability to visit households in communities to assess needs and deliver assistance has resulted in a need to use innovative approaches for remote data collection and assistance delivery. Technology has been critical in enabling agencies like World Vision to continue reaching the most vulnerable by providing a means to connect with communities. WV Bangladesh and WV India both demonstrated how the intersection between technology and financial inclusion have enabled the use of CVP to respond to needs through digital solutions like Last Mile Mobile Solutions (LMMS), mobile money transfers and direct bank transfers.

In Bangladesh, **MMT** (via bKash) was the chosen delivery mechanism for money transfers. bKash is a mobile financial service that began as a collaboration between BRAC Bank Bangladesh and Money in Motion LLC. bKash users can deposit, transfer, and receive money into their mobile accounts. The application can also be used to make quick payments. bKash has the widest network when compared to other mobile money service providers particularly in hard to reach rural areas. The wide network of bKash agents could help beneficiaries open accounts and withdraw cash when required. Their registration process including e-KYC is easy to follow and agents were able to open accounts even during lockdown.

Another digital solution leveraged by WV Bangladesh is the **LMMS that integrated with KoboCollect**. LMMS is an in-house World Vision tech solution. It provides a digital identity to registered beneficiaries and thereby enables subsequent verification, distribution, planning and management, monitoring, and reporting. World Vision field offices often use LMMS across development and humanitarian interventions. However, the cost efficiency of the system depends on several factors like caseload size and the number of functionalities utilised on LMMS



WV is also maximising the use of the last mile mobile solutions (LMMS), a technology solution used to record beneficiaries and help manage distribution data.

(i.e. using it for registration, monitoring and delivery increases the cost as opposed to using it for only one part of the project cycle). The advantages of LMMS listed by the team include:

- ease of collecting information over a mobile phone, including by community facilitators and other stakeholders,
- the availability of in-house IT team to provide adequate support,
- access to dual online/offline modes, which helped ensure data was backed up regularly when a connection was available,
- the fact that physical distance between individuals could be maintained while gathering information,
- sense of trust within World Vision with the data security protocols of LMMS
- the ability to produce reports about distribution, delivery, and warehousing easily

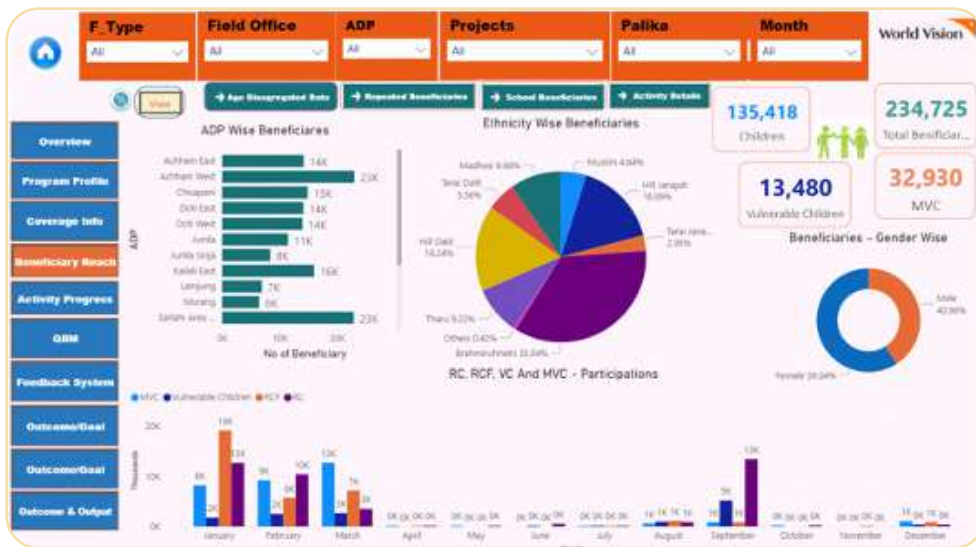
In Bangladesh, an LMMS core team comprising multi-departmental staff is trained to deploy the technology and support team members to utilise it in their area of work (HEA, Programme, MEAL, ICT). Many of these advantages are also true of another popular digital tool as well: **KoboCollect** (part of KoboToolbox) which can be used for free by humanitarian agencies. KoboCollect is an online/offline suite of tools that can be used for field data collection even in the most challenging contexts. The software allows users to build their own survey questionnaires, enter data — either via tablets, mobile phones, or laptops, and analyse that data to produce simple reports and dashboards. During the COVID-19 response, it was often used by teams to enter data that was collected via phone calls as it reduces the risks of human error by using built-in quality checks, enables rapid analysis, and has good safeguards against data loss/security threats. This was used in Bangladesh, India and Laos for data gathering, Post Distribution Monitoring survey data during the pandemic response as well as to register beneficiaries in Laos. In addition, WV Bangladesh used integrated LMMS with KoboCollect to register the beneficiaries.

While MMTs were the most appropriate mechanism in Bangladesh, in the Indian context another opportunity presented itself - **direct bank transfers**. This mode helped the WV India team overcome limited mobility while simultaneously taking advantage of the fact that thousands of beneficiary households already had access to a bank account. The Indian government's drive to open bank accounts (under Jan Dhan Yojana) over the last several years for millions of people living in poverty meant that most of the beneficiaries World Vision identified already had bank accounts. An effort was made in partnership with banks to activate dormant accounts and staff were required to open new accounts for those that didn't have one. Thus, the India team's cash distribution strategy did not include the use of technological tools like MMT, but instead built upon a banking network and infrastructure that was already in place.

Leveraging New Technology to Address Old Problems

The WV Nepal team modelled the effective use of technology throughout the CVP process by using a range of technology across the project life cycle:

- A mobile-based **interactive voice response** (IVR) system³ was used to carry out market and trader assessments as well as a perception survey.
- **Sikka** was used to track and monitor distribution in real time
- Activity and beneficiary recording was done through **CommCare**.⁴
- Post Distribution Monitoring (PDM) surveys were conducted through **SMAP**⁵ ([geospatial data collection tool](#)).
- **Power BI**⁶ (data visualisation tool) was used to visualise the progress of activities, beneficiary tracking (profile monitoring) and community feedback data tracking. An external dashboard was also developed so that external stakeholders received regular updates.



While the Nepalese response has benefitted in different ways from using all of the above technologies, a unique application that has had a significant impact on CVP is Sikka. Sikka is a blockchain application developed by the World Vision, Nepal Innovation Lab. It is a digital asset transfer platform designed for financially marginalised communities. When it was designed in 2017, the WV Nepal Innovation Lab team worked with the Nepal cash programme team and identified inefficiencies in existing cash transfer modalities. Some of the challenges included limited transparency, high operational costs, logistical complications and security risks. Sikka provides three value propositions vis-a-vis other technologies – 1) accessibility since it is based on SMS and works even on a basic phone; 2) network reliability since it relies on the phone's network (for SMS) and 3) accountability as each transaction is recorded on the blockchain that cannot be tampered with.⁷

Even before the process begins, beneficiaries receive an orientation informing them of the period of distribution, how to receive the token, and where to go for disbursement. As shown in the visual below, once a beneficiary is registered with WVI for assistance they receive Sikka tokens on their phone via a simple SMS. In the case of total lockdown beneficiaries receive the information through community radios or direct phone calls. Next, they

³ Interactive voice response works by a caller navigating a phone menu with touch tones or voice recognition on a regular phone call and is used to record information without a human operator.

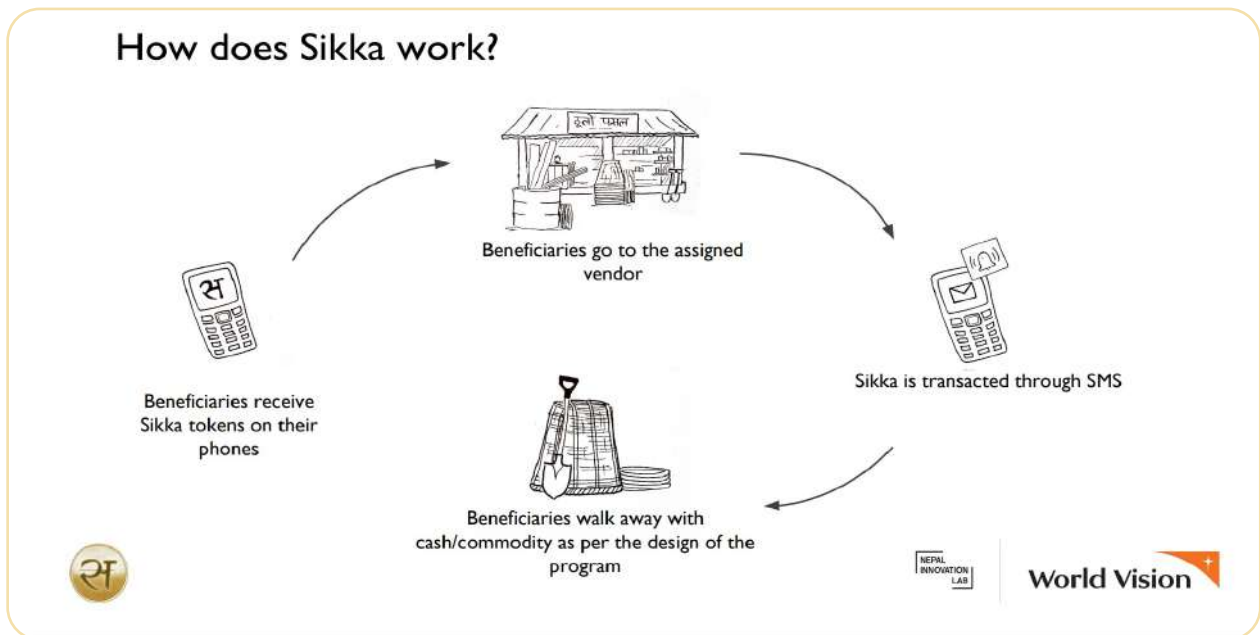
⁴ Commcare is a digital data collection platform from Dimagi

⁵ SMAP is an open source data collection tool offering geospatial analysis.

⁶ PowerBI is a tool from Microsoft that converts organisational data into interactive dashboards, visualisations and reports

⁷ <https://cdn.odi.org/media/documents/12605.pdf>

go to an assigned vendor and select the goods they need. The vendor uses the unique code the beneficiary received along with the token to conduct the transaction via SMS.



Using a digital technology like Sikka to track and monitor distributions helped in minimising the monitoring costs of the project like logistic cost for staff. In addition to saving money, using Sikka enabled staff to monitor step-by-step progress in real time. Staff were able to follow up when they received notification of any problems. In fact, despite only a small fraction of WV staff being deployed, the distribution still went off smoothly.

Standard Operating Procedures (SOPs) established by World Vision country teams recognise the importance of coordinating with a list of key stakeholders from early on in the planning process. To infuse cash into a complex ecosystem and achieve meaningful outcomes requires constant coordination with diverse actors whose influence can affect the process and sway outcomes on behalf of the beneficiaries. Right from day one, collaboration with governmental and other peer agencies is needed to collect accurate secondary data about the nature of vulnerabilities caused by the disaster. Even prior to an emergency, WV response teams prepare for cash interventions through their participation in these coordination mechanisms. Below are some of the external and internal stakeholders that the field offices and the national offices coordinated with to ensure cash and voucher programming was implemented in line with agreed upon standards and were non-duplicative.

EXTERNAL COORDINATION

Cash Working Group

In Bangladesh, Nepal, and Laos the inter-agency Cash Working Group (CWG) played a critical role.

- In Bangladesh, the Cash Working Group reviewed World Vision standards and this led to uniform standards among all the agencies. These standards were included in the WVB guidelines on CVP. WVB shared their CVP plan, achievements, and tools with the CWG. By being part of the technical group, WVB contributed to the national CVP guidelines which was approved by the government. The team also listed the following advantages of being part of the CWG - technical support, linkages with payment agencies and capacity building of staff, volunteers and community members.
- In Laos, World Vision supported the CWG led by World Food Programme to finalise the Minimum Expenditure Basket (MEB) in June 2020 and built its own cash response based on common practices discussed among other agencies of the group, opting for unconditional cash transfers as its preferred mode. Preliminary assessment and lessons learnt from the Laos PDR Cash Working Group from 2019 showed that beneficiaries rated cash as their preferred mode of assistance. This was also confirmed by the PDM of the first cash response carried out by World Vision in the country, which had supported flood-affected households in 2019 (funded by ECHO). The CVP guidelines from the CWG provided a set of commonly agreed minimum standards and operating procedures for the design, implementation, and quality monitoring.
- In Nepal, the beneficiary identification criteria was arrived at by the CWG taking into consideration the guidelines set out by the government and inputs from WV's partner NGOs. The CWG also helped finalise the MEB for a household. According to staff, this iteration of MEB benefited from careful research and perspectives from multiple agencies. The CWG created a consistent approach among the agencies and allowed for a shared voice on advocating to the government for CVP. The Nepalese team also reported receiving support from the CWG for the supplier selection and orientation process.

Partner NGOs

- In Laos, independent local Civil Society Organisations (CSOs) (Non-Profit Association – NPA) are few and nascent. They are predominantly urban-based and not established in the remote rural areas where WVL operates. Therefore, World Vision Laos prioritised partnering with rural communities and organisations like Lao Women Union, Lao Youth Union, and Lao Front for National Development. These organisations have a trusted presence in the communities, thus groups were leveraged to provide valuable support to WV's CVP in terms of mobilisation, information dissemination, and other logistical support on the day of the cash distribution.
- In Nepal, staff from partner NGOs involved with implementing WV's project were included in multiple CVP trainings. So while CVP was new to most of them, the training ensured capacity building specific to CVP. Over the course of the project there was clarity of roles and responsibilities between WV and NGOs. Partner NGOs made a significant contribution in terms of determining beneficiary selection criteria relevant to exclusive dynamics and COVID-19 situation. The team recommends a collaboration with partner NGOs to map out traders in the project areas in advance of any disaster. The Nepal team reflected that it was the partner NGOs physical presence in the field that enabled WV staff to provide remote support from home with a limited number of field visits. The team also wondered whether incentives were an appropriate means to appreciate the frontline partner given that staff from partner NGOs undertook a significant risk to implement the programme.

Coordination with Government

In each country, strong coordination with various levels of government officials helped ease operations particularly in the context of lockdowns and restricted movement. Teams built upon existing rapport with government officials to partner in different ways such as beneficiary selection. They also held regular video calls with representatives to coordinate efforts through the course of the response.

- In Bangladesh, World Vision shared a list of their beneficiaries with the government in case there was scope to include them in government safety net schemes. Their own list was cross-checked with the government's list for social protection schemes. The team gave a specific example of having worked closely with *Upazila* (sub-district) Nirbahi Officer and Union Porishad chairmen to reduce duplicates in beneficiary lists. They often included government officials in some of their periodic virtual partner meetings.



“

I did nothing to earn this money. My husband is very sick. I will buy medicine for him and for myself with some of this cash. We will spend the rest on food.”

Mahmuda, 58, Bangladesh

A mother of four sons received one-time unconditional cash support funded by USAID's Food for Peace Emergency Food Security Program.

- The Indian team reported close collaboration with governmental departments like the Women and Child Development department, Child Protection department, and the Social Welfare department. The beneficiary selection for CVP was done keeping in mind the social safety net programmes already in place. The government had provided benefits only to the families who had ration cards. Hence, World Vision was intentional in selecting those families who were left out and had additional vulnerabilities like the elderly, persons with disability, pregnant women, etc.
- WV Laos worked closely with their counterparts in the government to demonstrate the importance of implementing CVP in responding to a disaster like COVID-19. Since CVP is a relatively new approach in emergency response in Laos, there were some concerns before the response could be implemented. World Vision Laos organised a number of meetings with local government officials and provided clear guidance and were thus able to secure approval. The coordination with the CWG, of which the different Ministries were a part, was crucial to satisfy these concerns and justify the CVP approach. An innovative idea used by the WV Lao team that also proved to be low cost was to translate the ODI video into Lao. This simple measure highlighted the effectiveness of the CVP and was used as an introductory step in consultative meetings.⁸ The Laos team reported close collaboration with the local governmental departments like the District Government Authority and district offices of Labour and Social Welfare, and Agriculture and Forestry Department. For a short duration through a grant from WFP, WV Laos also supported an urban quarantine centre for returning migrants managed by the Government of Laos by providing cash to cover their basic needs when migrants left the centre.
- In Nepal, it was useful to include government officials in the perception survey which helped determine the modality. In fact, the local government at Balefi Rural Municipality, Sindhupalchowk District began using WV Nepal's mechanism to register the beneficiaries, enroll them in the system, and disburse cash/vouchers to the elderly population as a part of Government of Nepal's Social Protection Scheme. The Government of Nepal did not have clear guidelines or regulations in place for the implementation of Cash and Voucher Programming as a disaster response and this presented some challenges to the team. However, the Nepalese team found that holding local and provincial level dialogues were helpful to highlight issues exacerbated by the pandemic like child marriage, rape and suicides. The dialogues with the federal government and concerned ministries was found to strengthen the organisation's visibility and policy influence.



Jessica, 30, Philippines

Jessica is using the cash grant received from WV Philippines to buy rice and vegetables for her children.

⁸ ODI, 10 things you should know about cash transfers, https://www.youtube.com/watch?v=V08DZyvjXg&ab_channel=ODI

Community members

In all the countries, volunteers and community leaders played an important role.

- WV India used community volunteers from the same villages as the beneficiaries to collect their bank details using KoboCollect mobile application. These volunteers received virtual training on how to use this app. The volunteers then entered the bank details directly into the app and took a picture of the enrolled beneficiaries' bank details as listed in the passbook. After WV India conducted a cross-validation, the bank details were accessed by the Finance team at the AP (Area Programme) office, validated with the picture of the passbook and the bank transfer was carried out by WV directly. The staff ensured they followed up with the beneficiaries after the transfer. Throughout the process beneficiaries had access to staff if they wanted to give feedback or raise an issue.
- In Laos, many beneficiaries could not complete their KYC for the lack of proper government documentation (family book). WV Laos requested the bank to accept a certificate of residence from the village chief as an identity verification in lieu of the family book. The authority of the village chief to provide identity verification was acknowledged and approved by district governments in order to facilitate cash distribution. The village chief therefore played a vital role in including the most vulnerable community members into the cash programme; though this was part of a broader community consultation process. Typically, beyond government officials, Lao women union, youth union, elderly group, PWD, and other groups were engaged in consultation during the preparatory phase of a response. In Bangladesh and Nepal too, community facilitators played an important role in the beneficiary enrolment and verification stage.

Market actors

Networks of producers, traders, vendors, suppliers form the backbone of a market system. Their resilience in the face of an emergency is one of the pillars of the CVP. Hence a market assessment was an essential first step for all the response teams.

- In all four countries, market assessment (Trader Assessment Survey, Modality Survey) was used to **engage with a wide array of market actors** to identify their particular issues. The feasibility study brought in insights from beneficiaries (access to financial services, mobile phones, preferences for cash vs. in-kind assistance, access to markets), vendors, suppliers, and many more stakeholders.
- In India, vendors were new and not ready to accept the concept of vouchers. As a **trust-building measure**, the Supply Chain Management (SCM) team and the Area Programme team partnered with community representatives and reached out to vendors and guaranteed that payments would be based on the vouchers. In the early stages, several rounds of discussions were held and time was spent with vendors to explain the process, vendor roles, and responsibilities. The team recommends advance identification and training of vendors and traders in WV's operational areas so as to overcome this initial hesitancy on their part.
- The **SCM team played a primary role** in liaising with suppliers and vendors. In one of their learning documents, the WV Nepal team reflected that in hindsight it would have been better for the SCM to lead the market assessment from the start rather than an external agency because the situation with the vendors kept changing. The market assessment was therefore converted into an ongoing process with the SCM team taking the lead. A rigorous logistical arrangement was facilitated with vendors for voucher based distributions. An orientation was provided to vendors articulating every step of the CVP. Some vendors had reservations with the SCM documents (which were in English) and were reluctant to sign them as they were unsure of the language.⁹ In other areas selected local vendors couldn't supply the commodities on time as per the agreement because of the orders on unrestricted movement.

⁹ WV Nepal is aware of the issue and is discussing with the SCM team to find the best solution.

- The **lack of traders in many rural areas** in Nepal was a significant challenge for the team. Small vendors that were interested in participating couldn't get their stock quickly enough. In India too, contracting small vendors within the community stocked with all items in sufficient quantity was a challenge. The team was mindful of trying to select vendors that were reasonably close to the beneficiaries so that they didn't have to spend money to reach these vendors.



I received 330,000 (\$35 USD) kip and used that money to buy rice and dry food, and divide some portion for garment and textile materials to make clothes in order to earn more money.”

Lamphan, 21, Laos

Financial Service Providers

There were a variety of financial service providers that were used to distribute cash and voucher assistance in the four countries depending on their unique contexts.

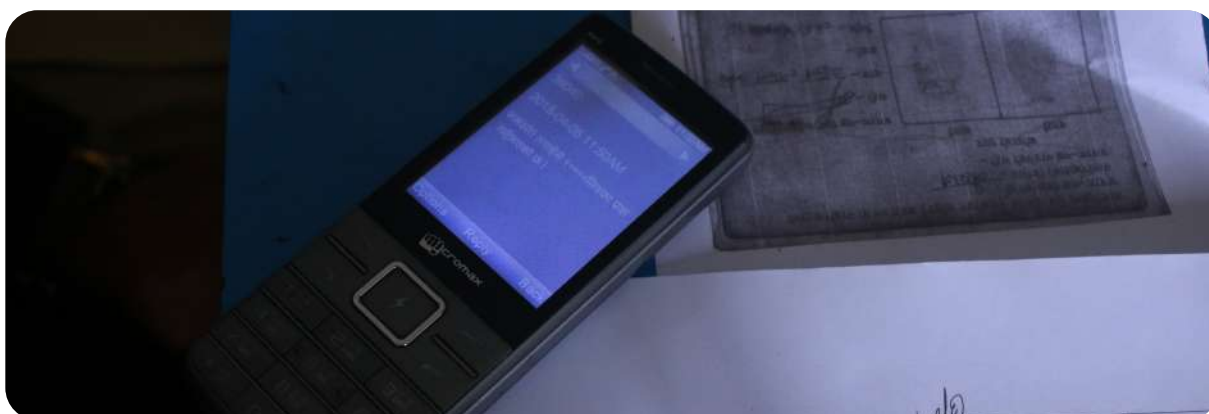
- In Bangladesh, the feasibility assessment recommended the use of **Mobile Money Transfer** as the primary mode for CVP as there were several popular FSPs that could be partnered with such as bKash, Nagad, Rocket, etc. The assessment showed that most people in the communities were familiar with bKash and they had the **widest reach** particularly **in rural areas**. The response team coordinated with bKash to have their agents conduct eKYC for beneficiaries. Since World Vision was unable to establish a direct agreement with bKash they used Standard Chartered Bank as an intermediary though this required extra coordination to resolve multiple payment issues.
- In India, given that most beneficiaries already had bank accounts (albeit inactive) opened a while ago under a government scheme, the response team chose to make direct bank transfers to these beneficiaries. The **FSBU department of World Vision India coordinated these bank transfers**. The AP Office Finance Team received and validated the bank details of the beneficiaries based on the information recorded by volunteers. A final list was generated by the National Office Finance team and bulk transfers were made according to the list. Some banks where beneficiaries held accounts had since merged with other banks. But this was identified when the transfers weren't processed. Therefore, the FSBU unit had to coordinate with the respective banks during this process.
- World Vision Laos followed standard procurement procedures to engage the Lao Development Bank (LDB). This choice was made based on a **competitive bidding process** and **past experience in implementing cash programming** while **transparency and reliability** remained important factors. Meetings were held with LDB in three provinces to arrive at clarity about the procedure for cash transfers. During the COVID-19 response, the financial service provider and World Vision distributed cash physically, however the WV Laos team has proactively taken steps to prepare for Mobile Money Transfers in the future given that the first mobile money service was officially launched in the country in December 2020.
- The Nepalese team used **Sikka, a digital asset transfer platform developed in-house**. So in this case, coordination was between the response team and the Sikka team rather than an external financial service provider. Extra coordination became necessary because of data discrepancies between the two technology platforms (Commcare & Sikka) due to lack of integration between the two systems.

INTERNAL COORDINATION

Inter-departmental and National Office

In all these countries World Vision has systems and processes in place for internal coordination across departments to enable an effective and timely humanitarian response.

- For instance, the Indian response plan contains details on roles, responsibilities and coordination mechanisms for different teams to create a collaborative response. While this response plan is the general guideline and although CVP coordination aspects were not specifically mentioned the protocols for coordination were assignable for CVP as well.
- However, in the case of Nepal, SOPs, business processes, and CVP guidelines **clearly mentioned coordination mechanisms** for both internal and external coordination. As mentioned earlier, the learnings from Nepal highlighted the crucial role of SCM in terms of market assessment and engaging with vendors and suppliers. In addition, Nepal also involved the sector specialist while developing the market assessment tool. Also highlighted for all four countries, the role of World Vision's **finance team in liaising with financial service providers** and banks was crucial.
- In a subsequent learning exercise, the Nepal team reflected that CVP cannot be implemented by a single sector or team. Instead, for proper implementation there should be very robust coordination between cross-functional stakeholders. To establish a minimum common understanding between the stakeholders of CVP implementation an **internal Cash Task Team** should be established comprising at least but not limited to representatives from Operations, Program Quality, Finance, SCM, Communication and Public Engagement. The **internal Cash Task Team** would be responsible for creating a common understanding about all functions, the modalities and the implementation of CVP and be able to troubleshoot issues arising in the field.
- In Laos, one **HEA focal point** served as a **coordinator** to connect with the implementation team (province and district level) with regular updates from the national and regional teams.
- When COVID-19 hit, staff were coming to terms with the new reality of working from home while having to coordinate activities as pre-pandemic. So this extent of **relying on remote communication and collaborative technology for internal coordination** was a new experience. While this presented occasional challenges, on the whole the teams were able to transition to this new way of working and make the most of it. The fact that digital tools like Sikka, Kobo, LMMS were already in use for gathering and managing CVP data made this transition easier.



Sikka SMS

SMS received about payment configuration through Sikka's technology.

Response team's coordination with global advisors and regional office

The global CVP advisors along with the humanitarian team at the Asia Pacific Regional Office empowered and assisted country teams.

- Prior to COVID-19, the Regional HEA team invested in capacity building (e.g. month-long blended learning) that served as a foundation for field offices whether they had prior CVP experience or not.
- At the outset of the pandemic, online training sessions were organised by the Regional HEA team to orient country teams. These sessions focussed on the strategic role CVP would play in the pandemic response given the constraints on physical contact and access. This empowered the teams to feel well-equipped to manage the project even though for many it was their first time implementing CVP. Field offices that adopted CVP early during COVID-19 response were invited to present their experiences with other countries in the region.
- The Global Center Disaster Management (GCDM) COVID-19 Response team consolidated **guidance and tools** for CVP in a pandemic context and made these available to all field offices.
- The country teams could reach out to Global CVP advisors for technical advice on specific issues during the course of implementation. Calls with advisors often gave them a set of practical ideas to work with. The connections with the relevant technical advisor for support were facilitated by the Regional HEA team.
- Country teams that were using LMMS received **direct technical support** from the **global LMMS team** in terms of initial training of staff as well as troubleshooting whenever issues arose.
- Global CVP advisors and Regional HEA team continue to remain in close coordination to ensure timely support or referral for technical services, tracking of field progress, and quality. The open communication maintained at all levels has enabled timely support and monitoring of CVP implementation by WV Partnership.



APHEA CVP Blending Learning

3

SOCIAL PROTECTION, SOCIAL ACCOUNTABILITY AND FINANCIAL INCLUSION

During the early days of the COVID-19 lockdown, most teams in World Vision lent their attention to the COVID-19 response. This provided an opportunity to bridge the gap between teams working on humanitarian responses and teams working on long term development and social protection, There was more coordinated programming at multiple levels (global/regional/FO). As a result of this cross-team collaborative thinking has grown to see three areas for priority linkage:

- CVP and social protection
- CVP and social accountability
- CVP and financial inclusion for economic resilience

World Vision Bangladesh shared the list of CVP beneficiaries with the government and vice versa so that the government could include vulnerable households into the safety net schemes. Parallel to its CVP interventions, WVB has been using its **social accountability** methodology, Citizen Voice and Action, to ensure wider access to government safety net schemes. This longer-term project that predated COVID-19 assisted vulnerable community members, especially ethnic minorities, by helping them understand their claim to existing social protection payments provided by the Bangladesh government. An evaluation found that those receiving information about social protection, including old-age pensions, disability allowances, and food-for-work programmes, increased from 15% at the start of the project to 83% at the end of the project. Those target beneficiaries accessing safety nets schemes – especially cash transfers – at the start of the project were as low as 5%, whereas at the end 74% of beneficiaries had accessed safety net programmes. To ensure that government committees selected the most vulnerable, the project persuaded the government to include civil society organisation representatives as observers on the committees. This move allowed CSO representatives to increase the budget for safety nets, improve government guidelines, and increase the number of beneficiaries. India has a comparatively more mature social protection mechanism but experiences equally problematic



“

I plan to buy a goat with this cash. I want to make a source of income to be self-reliant by rearing chickens and goats.”

Parveen, 32, Bangladesh

A mother of four sons was happy to receive one-time unconditional cash support funded by USAID's Food for Peace Emergency Food Security Program.

exclusion problems. Therefore, the Indian COVER programme is intentional in targeting families that are excluded by the government's social protection programmes. One livelihood intervention, for example, links small business owners' support to other financial recovery and inclusion projects as well as (child-sensitive) social protection mechanisms. The COVER project also engaged in advocacy of livelihood entitlements from government schemes. One of the recommendations from the lessons learnt exercise (Sept 2020) was the need to sensitise communities on the social protection schemes available from the government and facilitate association with the schemes through CAST programming. Many of the states in the country provided social assistance programmes like dry rations through local PDS, face masks, sanitisers, cash transfer (Rs. 500 to 1000/-), LPG gas subsidies, vegetables, fruits, cooked food etc. Awareness was raised through health workers, leaflets, and sensitisation of the community was also carried out. These programmes were implemented through the various schemes of the government such as the Jandhan Yojana, Ujwala Yojana, pension to PWDs, widows and elderly, families with labour cards, etc. However, people in the states of West Bengal, Karnataka, Meghalaya, Madhya Pradesh, and Punjab did not receive the cash transfer amounts.

WV's CVP complemented and supplemented the government's COVID-19 interventions. For example, communities that received free rations from the government limited to staple food such as rice/wheat and lentils could use WV cash/voucher assistance to buy a wide variety of food. In livelihood interventions while the government provided farmers with fertilizers, WV enabled them to purchase seeds and agricultural tools through vouchers. As part of their COVID-19 response, the government also provided direct cash transfers to bank accounts of workers whose account details were with them already through a central government scheme named Mahatma Gandhi National Rural Employment Guarantee Act. However, there were many households not linked to this scheme so they did not receive any kind of assistance and World Vision ensured these families were included in the CVP. The WV India team quotes examples of vulnerable families who benefited from CVP and were later linked to government fair price shops where they received food grains at a subsidised rate.



Lamphan, 21, Laos

A migrant worker who returned from Bangkok due to COVID-19.

Laos does not yet have an effective nationwide regular social welfare programme providing cash or in-kind benefits to respond to crises. Existing social protection schemes are fairly new with low coverage and small budgets. Various government ministries operate underfunded schemes, including social health insurance, national health insurance, free schooling, national school meal programme, and old age pensions. Many of these social protection schemes exist in writing but are not funded so remain non-functional on the ground. The scope for linking CVP with existing social protection was therefore limited. WV has however piloted conditional cash transfer to support foundational education from primary to lower secondary school for vulnerable children. This is based on the assumption that supporting the transition year from primary to lower secondary with a targeted cash transfer will increase the chances of continued education by overcoming economic barriers, supporting behavioural change, and empowering students.

Nepal's **social protection** programmes are relatively new; they began 20 years ago with an old age pension. There has been growth in the number of schemes to provide relief to the poor and marginalised. The schemes include support for the elderly, those with disabilities, student grants and an endangered ethnicities allowance. However, in comparison to other countries, the extent and reach of social protection schemes in Nepal is still relatively limited. A number of policies and provisions are in place across several sectors, but they are not comprehensive enough to provide a cohesive framework. In addition, as such a significant percentage of the workforce is engaged in the non-formal sector, they are not eligible to benefit from many of the existing schemes. As a result, there is little existing social protection infrastructure to build on in times of crisis; for example, there isn't currently the option of rolling out further benefits to those finding themselves requiring support (such as daily wage labourers) or increasing the level of support to those on existing benefits. Compounding these issues is the fact that because of the COVID-19 lockdown, beneficiaries faced restrictions on mobility which impeded their ability to claim their benefits. This puts already vulnerable people such as the elderly or disabled at increased risk. The limited scope of the national social protection schemes made it difficult for the Nepal COVER programme to identify ways to coordinate with and link to these national social protection schemes.

As a humanitarian agency, we are experienced in facilitating social inclusion of the most vulnerable, strengthening local and national health, education and many other systems. CVP brings **financial inclusion** to the fore while highlighting opportunities and challenges that marginalised communities face while attempting to access financial services. This fact has led to WV response teams working much closer with financial service providers such as banks, network providers, market actors, and technology platforms, thus triggering a need to improve coordination and collaboration with these stakeholders to deliver outcomes for the beneficiaries. To this end, the team of cash advisors have started to more strategically engage with Vision Fund. Vision Fund is an off-shoot of World Vision that focuses on microfinance. Leadership from the Asia Pacific region recently convened a dialogue with Vision Fund to explore ideas on how collaboration can strengthen the humanitarian and development nexus. This engagement with Vision Fund and similar MGIs is considered critical in ensuring economic resilience of cash and voucher assistance by potentially linking one-off cash assisted beneficiaries with S4Ts (Community Savings for Transformation groups) and subsequently other microfinance services and products.

ORGANISATIONAL PROCESSES AND DECISION-MAKING IN CVP

The global cash and voucher team has provided guidelines and sample SOPs for effective CVP, extended capacity building exercises for Regional Disaster Management Teams in Asia Pacific and a global WVI Cash Academy course. Country teams have used these and other external learning opportunities as a starting point contextualising resources to their processes and experiences. This section will describe how (a) information from assessments, (b) country level processes and (c) staff capacity building initiatives came together to enable effective decision-making by the response team.

Assessments

In **Bangladesh**, a Feasibility Study was used to check the feasibility of cash/in kind assistance, community needs, and preferences. WVB also conducted a rapid market assessment in 56 Area Programmes of WVB (*excluding areas already supported through WV-facilitated institutional donor grant funding*). The three major feasibility findings were:

- **Community Preferences** - Most in the community preferred cash assistance because of the flexibility to exercise their choice.
- **Market Conditions** - The market was functional all over the country and the lockdown was to be lifted gradually. Therefore, cash or in-kind assistance was feasible given the availability of products in the market, the lack of guaranteed income and potential price fluctuations on essential commodities. Voucher modality was used in Cox's Bazar Rohingya Response area because of the unique circumstances where cash assistance was not approved by the government. WVB was the implementing agency for WFPs large e-voucher programme.
- **FSP's availability** - Almost all the communities were familiar with mobile-based financial services (excluding the Cox's Bazar area). FSPs are actively utilised even in local markets. Considering the current context, they are providing the service of opening accounts at the community level while maintaining safety protocols. The cash aid distribution through MMT was faster and it also minimised exposure.

Bangladesh's detailed market assessment looked at feasibility of cash and in-kind assistance, functioning of markets, and access to markets. Mobile phone accessibility (almost complete) was also gauged, showing that it was mostly men and young people who controlled access to phones. A comparison of different FSPs was considered which indicated that bKash, Nagad, Rocket, and banks function well at the community level. The assessment reflected that 99% of communities were familiar with the cash payment process through a financial service provider. Since 91% respondents recommended bKash this was the FSP chosen by WVB.

The assessment showed beneficiaries' preference for cash for the flexibility it affords. The recommendation of the market assessment was to use cash as the modality and voucher where cash was not possible. The Bangladesh team also carried out a Feasibility Assessment of technology (LMMS and MMT) across different regions of Bangladesh. This assessment pointed to several advantages in using LMMS and MMT as tools of choice in Bangladesh.

The **Indian** team's rapid assessment took an umbrella approach and covered multiple aspects of the COVID-19/COVER response and was not specifically geared towards information gathering for potential CVP alone. There was a combination of surveys, KIs, FGDs, and desk research.

The KII raised the following CVP related issues:

- Market access, availability of goods, price fluctuations
- Functioning money transfer systems
- Accessibility of these money transfer systems to men, women, PWD

The emphasis was on cash and vouchers as modalities of assistance being mindful of lockdown restriction on travel and social distancing norms. This decision was welcomed by the communities as well, as it gave them more flexibility and freedom to make their own choices on how to meet their own household's needs.

In **Laos**, a general COVID-19 rapid impact assessment was carried out and data was collected from household representatives and children using structured questionnaires and FGDs. These interviews especially covered households with most vulnerable children, children under 5, pregnant and lactating women, and people living with disabilities, with respondents from eight districts and five provinces (Luang Prabang, Khammuane, Savannaketh, Salavan, Champasak). The Laos team also carried out market assessments in the target districts with the goal of assessing market availability and practicality in light of COVID-19. The input from the CWG, under the leadership of WFP and coordination with the Ministry of Labour and Social Welfare, helped in determining the amount for a single unconditional cash transfer. This decision was also made keeping the MEB in mind and was in line with the Social Decree from the government.

In **Nepal**, a thorough 1) beneficiary need assessment, 2) market assessment and analysis, and 3) local government preference/choices assessment were conducted to choose the most appropriate CVP modality. A CVP Feasibility Study found beneficiaries owning and using mobile phones, vendors willing to engage with INGOs and most local government representatives open to CVP. The market assessment (Trader Assessment Survey, Modality Survey) was very detailed. Inferences and explanation of choices made were elucidated in a CVP position paper. Rapidly changing market realities meant that the SCM treated the market assessment as an ongoing process. In retrospect, they felt it was not an informed decision to utilise an external consultant to conduct the Market Assessment and it should have been done in-house from the start with support from the SCM.

Guidelines / SOPs / Procedures

In the case of Bangladesh, detailed guidelines are in place for CVP programming including specification on MEB (for rural /urban /CFW), beneficiary selection, special provisions for Cox's Bazar realities, etc. These guidelines have been contextualised from the guidelines provided by WVI global team. In addition a road map on beneficiary selection is available, criteria for beneficiary selection were specified differently for rural and urban settings to account for the **differences in rural and urban vulnerability** within the guidelines. Urban centres in Bangladesh have a high proportion of floating population that often do not have access to identity documents. Without these identity documents it is difficult to use MMT. Therefore, the beneficiary criteria focused on long-term city dwellers and those who lost their livelihoods due to COVID-19. The SOP has been specifically contextualised and connected with the programme design (log-frame) for COVER.

Digital communication, because of COVID-19 restrictions, was also built into the SOP at every step not just for coordination but also training of grassroots stakeholders. Also, **COVID precautions were integrated into the SOPs**. A step-by-step process guideline for LMMS is in place including responsibilities, time-frame, risk mitigation plan, and integration with MMT (bKash) and Kobo Collect.

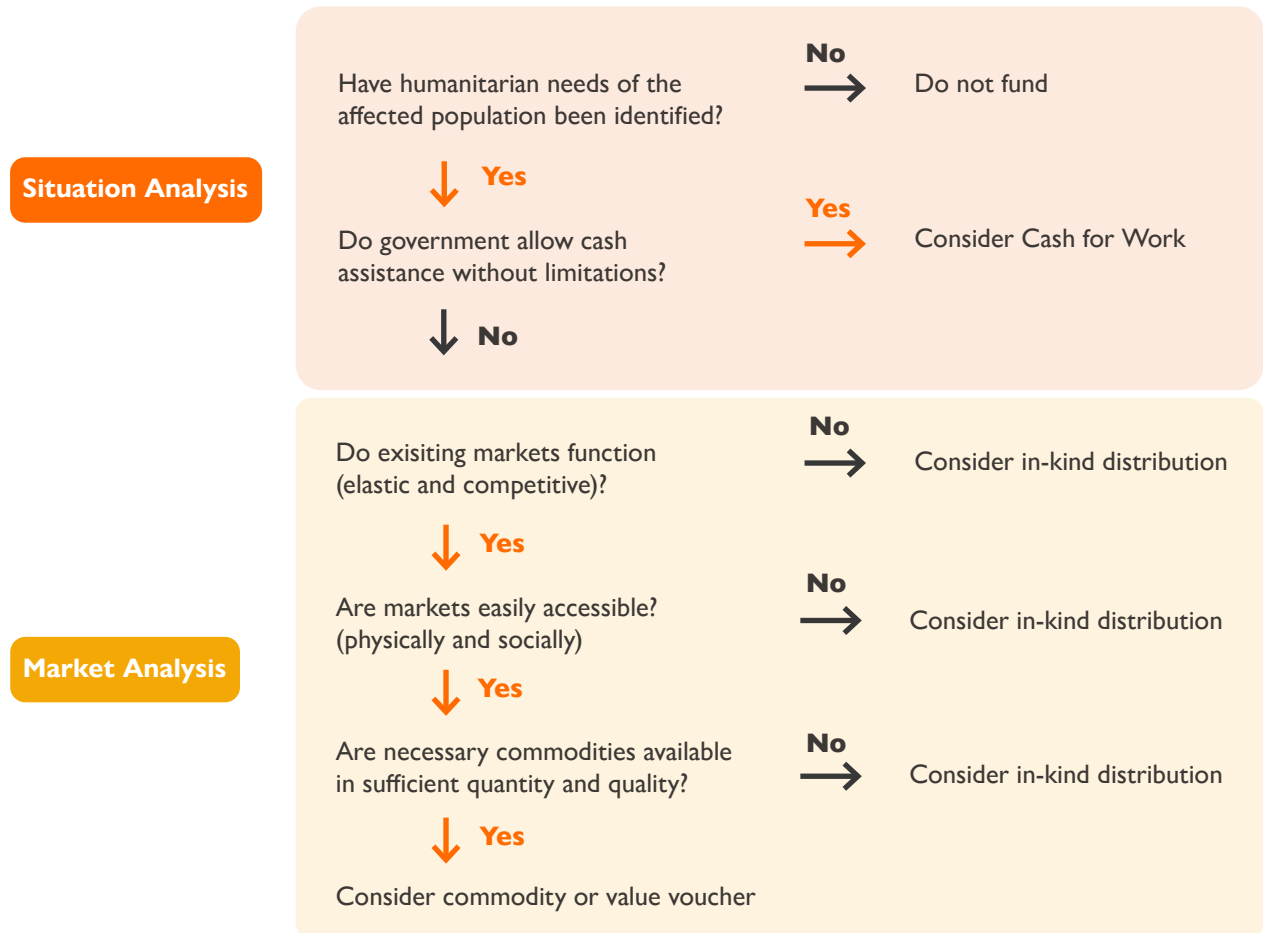
WV India prepared comprehensive CVP guidelines, held several meetings with the SCM and Finance team to address process related issues, adopt good practices, and incorporate learnings from other NGOs. CVP had been carried out on a small scale but scaling it up required establishing new finance procedures at the national level for cash transfer. The Emergency Management System (EMS) prepared by WVI's HEA department

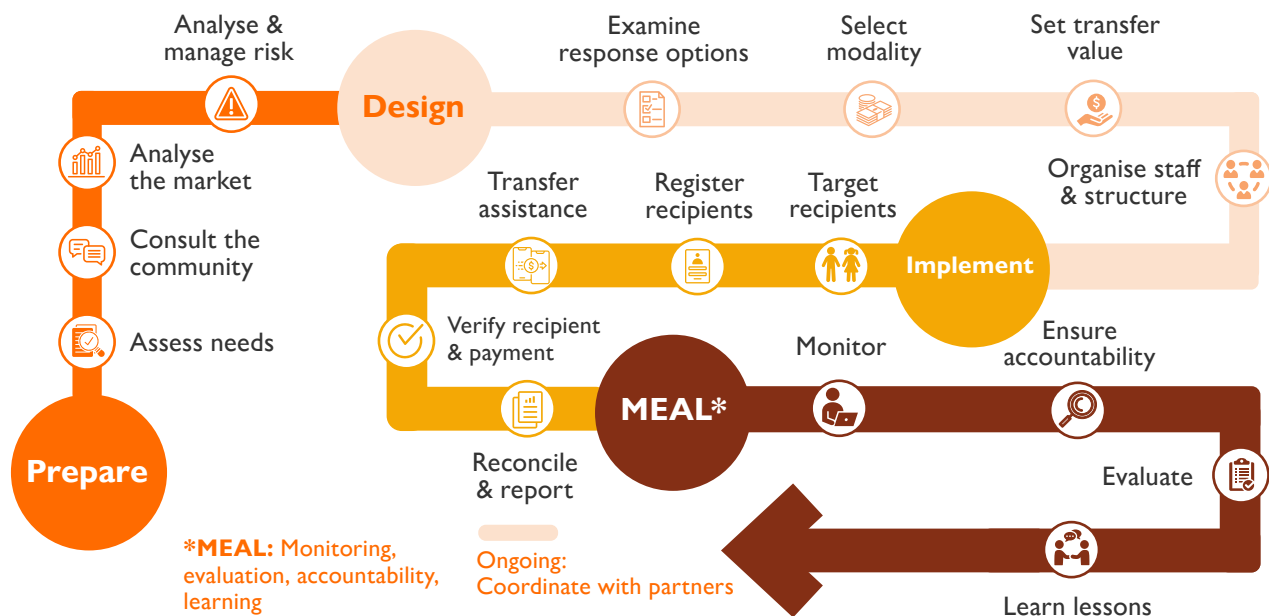
enabled all the departments to focus their efforts on CVP. A finance team member expressed that a process flow diagram (like Nepal's) would have brought greater clarity on the process of CVP. The Area Programmes had a pre-existing vulnerability mapping of households in their working area. This was used for beneficiary selection, where possible, families of sponsored children were also included in the beneficiary list.

In the case of Laos, the Cash Working Group helped provide some **commonly agreed minimum standards and operating procedures** for the design, implementation and monitoring of quality CVP. A detailed implementation plan on cash transfer was developed together with WVLA Area Programme staff. It was then coordinated by district counterparts to implement CVP and conduct post distribution monitoring. The beneficiary selection criteria was developed along with household assessment carried out by AP staff. Following the distribution, a full reconciliation of the beneficiary lists took place to make sure the cash was successfully transferred to the intended beneficiaries along with a monitoring exercise.

World Vision Nepal had prior experience with CVP having implemented it during the Nepal Earthquake Response. This prior experience and the level of detail required for Sikka processes to function smoothly led them to clearly document their SOPs and decision-making frameworks in a stepwise manner.

A decision flow diagram was adopted and the entire process was visually mapped out to communicate with clarity to all stakeholders. Through a response options analysis detailed in a position paper, Nepal COVER Project made an informed decision to implement food aid and livelihood activities through voucher modality and in-kind assistance as the primary modalities. They decided against implementing cash assistance given the government's stringent guidelines. The decision was made through a series of systematic analyses of beneficiary assessment, market analysis and local government preference assessment. The Cash Working Group helped to finalise the MEB. The Nepal CVP guidelines spell out specific roles and responsibilities at the different stages of CVP.





Staff Capacity / Learning Trajectory

- As CVP is significantly increasing with Asia Pacific as one of the fastest growing regions implementing CVP in WV, it continues to be a steep but steady learning curve for many in the organisation on whom the successful implementation depends. At the national, regional and global level efforts are being made to provide an empowering environment for staff to feel equipped. Blended learning programmes for CVP have been designed and implemented with broader capacity building initiatives such as the Cash Academy and Asia Blended Learning Course. WV's Global Cash Transfer Operations Programming Manual, Multi-purpose Cash Guidance, Finance Policies and SOPs and guidance notes have been shared. These resources lend themselves to customisation and staff are able to contextualise these documents. Frequent Regional Disaster Management Team training sessions have been organised including CVP focused sessions and practical training over recent years, enabling staff from different functions to engage with global and regional CVP trends and basic programming efforts and operational considerations in humanitarian disaster management.
- The Asia Pacific Regional Office conducted **capacity building exercises in two phases**. The first phase in 2017-18 aimed to equip staff with better cash preparedness plans and know-how pertaining to digital tools. In the first phase, 19 participants from seven Field Offices joined this event. In 2019, five countries (Indonesia, Bangladesh, Myanmar, Philippines and Sri Lanka) were selected for the second phase that participated in a Cash Blended Learning Programme in 2019-20. It provided training to 24 staff from 12 NOs. It aimed to increase CVP understanding through the entire project management cycle (preparedness, design, evaluation) and to have a pool of qualified and competent CVP specialists/staff who were ready for in-country and regional deployments.
- This provided theoretical knowledge but the **experience of actually implementing CVP** was crucial to the learning trajectory of staff. In countries like Nepal where CVP had been implemented in previous responses, there were already detailed SOPs and procedures spelt out. So even though many of the current staff had no prior experience with CVP, they could refer to mechanisms that were already in place. In post-response learning reflections, staff from across all countries expressed a confidence born out of actual experience. Since CVP was new to most of the World Vision development-focused Area Programmes, it was a task to convince colleagues that CVP can be an effective tool for disaster preparedness, mitigation and recovery as well as longer term economic and social inclusion and resilience building. Previously, many staff believed that providing cash directly to a beneficiary would be misused by the beneficiary. Whereas WV's as well as



I learned how to monitor and adapt Cash Assistance, how to assess and mitigate risk and I learned how to prepare financial reporting for the CVP. The learnings increased my knowledge and skill on CVP as a whole and hopefully I can use this learning and knowledge in my practical work in other humanitarian responses.”

Nathonel Hira, Finance Team, Bangladesh

inter-agency research proves the contrary — CVP and in particular, the use of digital technology increased transparency and accountability, especially when followed up with effective monitoring. The staff survey brought up the need to train WVB staff and partner NGO staff in CVP to build a pool of champions within each team instead of only one or two experts. Follow-up with periodic refresher training is important particularly because of frequent changes in team composition.

- In Bangladesh, prior to COVID-19, CVP training was held for all 56 APs. WVB staff also gained firsthand experience in CVP through flood response programmes. Training provided by the Global Centre Disaster Management Cash and Market based Programming Advisor (Puspa) covered CVP and market assessments. Some staff also enrolled for online training. During the pandemic a session on CVP and market assessment was held for staff which also covered the use of LMMS and MMT. **All departments were involved in CVP training.** For instance, IT (provided all the technical support for LMMS for beneficiary registration and also trained on the use of KoboCollect for digital data gathering), SCM, Finance, GAM have been trained on CVP. Therefore, there are around nine focal points who provide technical support and serve as champions within their respective teams on CVP. Five staff members have also graduated from the Cash Academy, a WVI global initiative to equip staff with appropriate knowledge on CVP modalities, delivery mechanisms and inculcate the ability to contextualise these in their respective country. It also aims at ensuring field offices are ready to implement CVP with appropriate systems, processes, and procedures. This covered programme staff (GAM, sectors, CVP specialists), operations staff (support services, response/operations managers, CVP specialists), and MEAL staff. Through support from these initiatives, WVB staff has practical knowledge and training and can access additional technical support on CVP when required. They were also trained in COVID-19 protocols such as maintaining social distancing, sanitising and the use of masks in all community activities.
- In India, in order to ensure a common understanding about CVP among all 126 AP managers a **series of orientations** were organised on Zoom for them and other staff in multiple cohorts. Similar to Bangladesh, the CVP focal points from various departments (e.g. Operations, Finance, etc.) led the training for their colleagues supported by other trained staff.
- In Nepal, following the preparation of guidelines, SOPs, and templates during the commencement of the project, all staff were oriented on activities, processes, targets, timelines, and expected results. Although CVP was new to some WVB staff and many PNGOs, timely orientation and capacity building contributed towards smooth implementation. Capacity building exercises were organised on CVP, assessments, PDM, humanitarian accountability, beneficiary tracking, financial reporting, safety and security, child safeguarding, and other relevant themes. **All training sessions were held via Zoom** where it was possible to include all participants in one event. More than 150 staff attended a call where adequate time was allocated for questions.

Lessons Learnt



Golapi, Bangladesh

Golapi is one of the registered child mothers who received 3000 BDT from World Vision Bangladesh by mobile money transfer system.

The above sections describe the experiences of four WV country teams as they implemented CVP during the COVID-19 response which constitutes the **What** of the report. In order to enable critical reflection, this section considers what inferences can be drawn and what can be learned from these experiences — the **So What**. It also suggests how this learning can be applied, built upon, and moving forward how challenges may be addressed — the **Now What**.

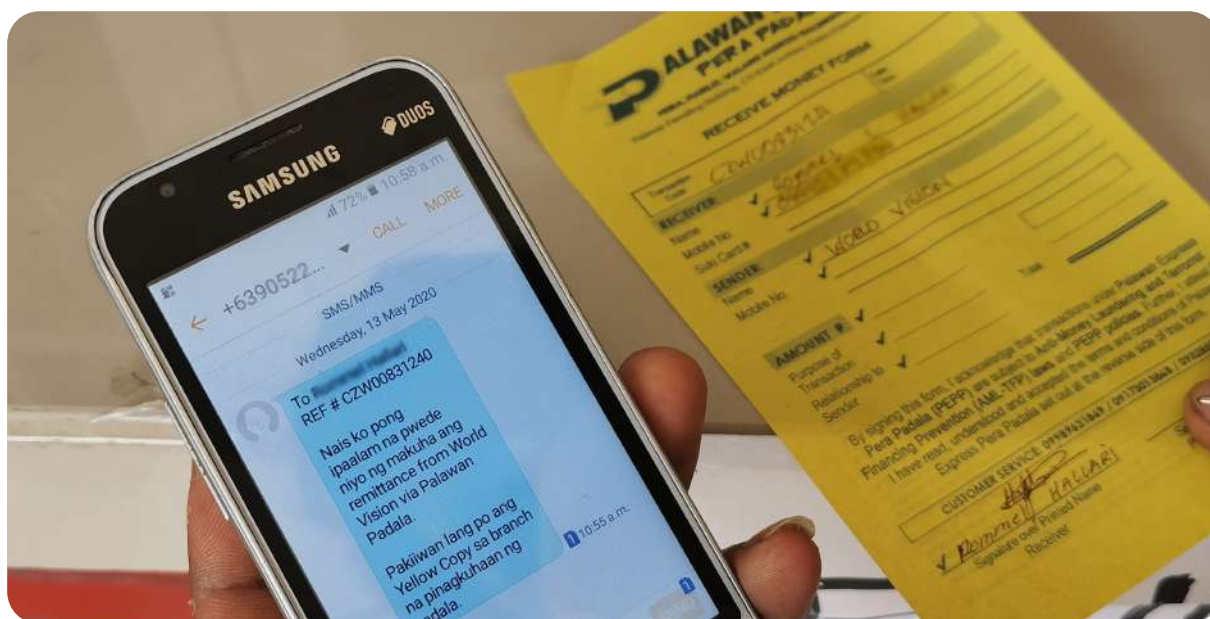
SO WHAT: What was learned

Integration of Technological Platforms

One of the challenges that the WV Nepal team faced was integration between two technology platforms. Commcare is a digital data gathering tool for beneficiary tracking and activity tracking; whereas Sikka is a platform for digital asset transfer. Beneficiary recording was planned after distribution took place, so Sikka used manual excel files to create tokens. A lack of integration and lack of agreed workflow between these systems resulted in a need for manual data reconciliation though both the platforms used the same information as a base. The team recommends integration using an API between the two platforms but deferred their opinion to the expertise of technical staff.

NOW WHAT: How this learning can be applied

In a post-COVID-19 world drastic unexpected disruptions will occur to our conventional ways of delivering aid, the use of technology will not simply be an added feature, instead an essential element to any humanitarian intervention. The question will not be whether we use technology or not, rather how seamlessly our basket of tech tools can integrate with each other enabling effective and timely decision-making. Hence the gaps mentioned like lack of integration need to be addressed by multi-disciplinary teams (IT, humanitarian, finance, supply chain management, etc.) Collaborative problem solving must be undertaken to ensure that technology aids business processes and does not make them more tedious. As highlighted by the Nepal team there is an increasing importance of efficient APIs (protocols that allow different platforms to speak with each other) to bridge gaps between multiple technology platforms that World Vision uses across its functions.



A reference code is sent to the contact number provided by the family. The reference code is then shown to the partner FSP, along with a valid ID, to claim the cash.

SO WHAT: What was learned

NOW WHAT: How this learning can be applied

Cost Implication

Even though LMMS is an internal World Vision tool it carries cost implications for country teams that decide to use it. This is because of the technology as well as the mechanism in place for training and continued support. While teams that have used it have found it useful the cost has been a significant barrier that discourages teams from using it. The key challenge is that it is cost-effective only when the country team uses it across its programmes both humanitarian and development. For small-scale responses with limited budgets, there is often no scope to include the cost of LMMS within the budget. For this reason the WV Laos team couldn't use LMMS for beneficiary registration during their COVID-19 response, even though they would have preferred this and it would have made their processes much more efficient. Even the WV India team has been long considered procuring the services of LMMS, and cost has been a factor for this delay.

A dialogue between WV teams (HEA, GC, LMMS, NO, etc.) can find ways of overcoming this challenge so that response teams and Area Programmes can ascertain the cost implications and budget for this in future cash voucher programming. Additionally, the newly introduced blockchain functionality in LMMS can be used for higher levels of transparency.



Rommel, Philippines

Rommel is a tricycle driver whose livelihood was disrupted when the community quarantine was imposed in Metro Manila. He has three young children to provide for.

SO WHAT: What was learned

NOW WHAT: How this learning can be applied

Technology and Inclusion

Humanitarian professionals are wired to observe and take into account power dynamics at every level. These differences in power dynamics are further exacerbated by the onset of technology. Bangladesh's feasibility study showed that young people and men monopolised the use of mobile phones. This raises the question of whether the use of technology for disbursing cash assistance furthers existing power differentials within the family and has implications in terms of access to resources for women. The general sense within the Bangladesh team was that even though there is a chance of that occurring, they attempted to offset that through continuous engagement with women and enabling an expanded role for them with the market. As evidence for this they highlight the PDM showing women reporting a high level of decision-making within the family.

Similar power dynamics may be expected in other contexts as well. It would thus be important to be aware of how technology affects the inclusion of marginalised groups and find ways of intentionally offsetting this.



Morjina Begum, Bangladesh

Morjina received cash support through bKash.

Connectivity and Digital Literacy

Availability of reliable mobile network coverage was a common challenge in many of the countries. This was compounded by restrictions in movement due to lockdowns. While collecting information using digital tools the lack of connectivity made data collection a challenge. Even Sikka in Nepal requires a good mobile phone network which is not available everywhere. It also required basic digital literacy, at least the ability to read and respond to SMS. In scattered settlements of hilly Nepal, it was not possible to call beneficiaries to a central location for beneficiary registration. A door-to-door registration had to be done which was time consuming.

It is thus important to acknowledge these constraints like varying levels of connectivity and digital literacy while transitioning from paper-based solutions to technological ones.



Food Voucher Distribution in Nepal.

SO WHAT: What was learned

NOW WHAT: How this learning can be applied

Digital Preparedness

A Real-Time Learning exercise in India highlighted the need to prepare digital solutions in advance for use in emergency situations. Since technology has been in use in the humanitarian space for many years there are numerous reviews comparing and listing pros and cons of various tools.

Researchers within humanitarian teams should be encouraged to try and test all available tools so that ones that are a fit with the purpose and organisational infrastructure along with the needs of the intended clients can be easily deployed during a major emergency.

Social Media Integration

Country teams have already used WhatsApp and other digital communication/collaboration tools to overcome challenges posed by COVID-19 restrictions. The next step is to potentially integrate the implicit data collected through these popular tools into formal systems.

There is an opportunity to utilise innovative tools that integrate with social media and messaging applications (like WhatsApp), so as to engage with communities where such social media usage is on the rise. E.g. integrating KoboCollect (or ODK) with WhatsApp or Facebook. However, before moving in that direction educating staff and community on data protection and privacy is vital.

Data Protection

There was an instance of WV Bangladesh sharing beneficiary lists (names only) with the local government as a way of requesting the government to include particularly vulnerable households in safety net programmes. Even though communities were collectively informed about this, the lack of informed consent from individuals has implications in terms of data protection.

Data literacy training and improved understanding within communities and staff about data privacy, data protection and data governance are essential prerequisites to increase reliance on application of digital technology in WV's programmes.



Bangladesh

One of the beneficiaries confirm the messages of mobile money transfer. She is showing the mobile message that she received money from the World Vision Bangladesh.

Technology and efficiency

There is evidence of mature technology solutions developed internally within World Vision greatly increasing the efficiency of CVP implementation in these countries.

Given that CVP is fast gaining credibility in the sector and more agencies are increasingly using cash in their work, there is a case for marketing these solutions to peer agencies.

SO WHAT: What was learned

Exploration of Digital Dignity

The global CVP team continues to assess wider application of portable digital identity in emergency assistance in a way that data is protected and digital financial inclusion can be leveraged, for example through linkages with Community Savings 4 Transformation Groups and digital ledgers and wallets. For this, a potential collaboration with Mastercard Aid Network is being explored which offers a value proposition quite similar to World Vision Nepal's own combination of LMMS and Sikka digital infrastructure for CVP. The WV cash team has tried to assess the comparative advantages of one over the other. In other regions, e.g. in East Africa WV is undertaking digital financial inclusion with DreamStartsLabs and Vision Fund.

NOW WHAT: How this learning can be applied

The fact that World Vision's digital solutions for CVP can be compared with those of Mastercard, should encourage a bolder yet thoughtful move to use technology and WV's expertise in working with the most marginalised.



Maridel, 36, Philippines

A housewife and mother of four. Her husband, Renante, is a farmer.

Cash Working Group

The in-country inter-agency cash working group (CWG) has emerged as an important structure to enable coordinated voice and action on CVP in the country. The pool of knowledge, consistency in standards/approach, common voice for advocacy with governments and even support in decision-making like supplier selection is something that WV teams have benefited from.

In the Asia Pacific region, WV should substantially scale up its active engagement with CWGs and intentionally invest in strengthening this coordination platform. Since World Vision is also part of a global [Collaborative Cash Delivery network](#), field offices can utilise this additional platform for collaboration with peer agencies.

Coordination with implementing partners

There has been a greater appreciation of partner NGO staff during the COVID-19 response. Particularly because their physical presence in the field allowed World Vision staff to play a facilitating/coordinating role when movement restrictions were in place. The partner agencies were also able to activate their networks of local volunteers who with little training helped in data gathering especially where sending in external enumerators was simply not possible.

The WV Nepal team wondered how best to record appreciation for the role that frontline partner NGO staff undertook while putting their own health at risk to implement the programme.

SO WHAT: What was learned

Collaboration with government

actors bears fruit in different ways depending on the context. This included insight on beneficiary selection, alignment and complementarity with government schemes, plugging gaps in government assistance, avenues for advocacy, to name a few. Where India showed programmatic linkage with government social protection mechanisms, Bangladesh showed how social accountability tools can be used to build awareness, strengthen people's access to social protection schemes and influence government decision-making.

NOW WHAT: How this learning can be applied

Where possible, it makes sense to create programmatic linkage with the governmental structures and processes (like social protection schemes). Even where the scope for that is limited, it may still be possible to complement the government's assistance in other ways.



One of the recipients of an unconditional cash grant in Bangladesh.

Contextualisation of SOP and guidelines

For their assessments, the country teams used the same global guidelines as a starting point, but placed an emphasis on different aspects while conducting their assessments based on the realities of their respective contexts. Having SOPs and coordination mechanisms in place contributed to efficiency and collaboration between partners and ease for new staff.

Contextualised SOPs, guidelines and procedures — clearly and visually mapped out on which staff are trained regularly is a crucial part of successful CVP implementation and should be emphasised in all country programmes.

Supply Chain Management in Market Assessment

Nepal's reflection was that the SCM should have led the market assessment process from the start and it's best to hold assessments (like market assessment) tentatively or treating assessments as an ongoing process rather than a one-off to account for continuous changes in the market.

The teams suggested advance identification and quality orientation/training of vendors/traders in WV's operational areas to gain their trust in advance, clarify expectation and mitigate the risk of misunderstanding procedures. In addition, the Nepal team highlighted the need to be mindful that selected vendors should be reasonably close to the beneficiaries so that access doesn't involve an additional expense.

SO WHAT: What was learned

Cross-functional Cash Task Team

The roles of SCM, Finance, IT were recognised as crucial to effective CVP because of their liaising with market actors, FSPs and ongoing support with technology solutions respectively. To establish a minimum common understanding between the stakeholders of CVP implementation, the Nepal team suggested an internal Cash Task Team be established comprising at least but not limited to the representatives from Operations, Programme Quality, Finance, SCM, and Public Engagement.

NOW WHAT: How this learning can be applied

The Internal Cash Task Team should be responsible for creating a common understanding of the CVP modalities to be implemented and this group would also be responsible for troubleshooting issues arising in the field.

Staff Capacity Building

As part of its commitment to enable the scaling up of CVP in WV's work, a series of capacity building initiatives were organised for response staff, AP staff and partner NGOs. These ranged from one-off orientation sessions to longer training programmes blending online and offline platforms and even an ongoing global Cash Academy. Champions from within each department (e.g. IT, SCM, finance) also stepped forward to train others on specific aspects relevant to their work. These helped staff across all functions gain confidence to fulfill their respective responsibilities in CVP. Having CVP focal points in Bangladesh and India was an effective strategy since they served as champions for CVP within their respective teams providing the first point of support whenever staff needed help.

These CVP champions can be utilised in other countries too by providing them with the tools and opportunity to equip their colleagues on a continuous basis and serve as nodes of learning in the organisation. This staff capacity needs to go alongside other aspects of organisational capacity like having SOPs and CVP task-teams in place even before a disaster. FO's capacity in terms of a MEAL framework was also highlighted. A CVP indicator compendium has been launched and use of these standardised CVP indicators will assist in seamless programme management.



WV Bangladesh Kaharole Area Programme distributed unconditional cash to 237 vulnerable families.

Capacity Building for Partners

In the instances where CVP Capacity Building was extended to partner staff it resulted in greater clarity in roles and responsibilities and effectiveness of the response.

Extend CVP Capacity Building efforts to implementing partners as well as CSO staff so as to equip local organisations with the skills to implement CVP. This will be a contribution to the localisation of aid agenda.

SO WHAT: *What was learned*

NOW WHAT: *How this learning can be applied*

Experience Exchange

The staff survey overwhelmingly indicates that there is an appetite among staff for learning, sharing experiences and getting better at CVP.

Given that many countries across Asia have piloted CVP during the COVID-19 response, the time might be ripe to start afresh a CoP of CVP practitioners across the region. This could begin with a Microsoft Teams channel to share resources and initiate discussions followed by meetings where country teams can share their experiences. This can be loosely modelled on the global CoP that currently exists but by virtue of being regional it would hopefully stimulate more participation and uninhibited sharing of experiences.

CVP Opportunity in Development Work

The staff survey was full of feedback indicating an eagerness among staff to expand CVP to WV's Area Programmes.

Opportunities for this can be explored with AP leadership. Additionally, since Cash and Voucher Assistance is a modality and can be used to achieve a variety of programme objectives it can be used not only in food security and livelihood, but also in WASH, protection, shelter and other sectors/objectives as relevant.

Social Protection and Financial Inclusion

Cash and voucher programming ought not to be seen as an end in itself but a way to connect with rights-based systems like social protection, social accountability and financial inclusion. The opportunity to make this connection of course depends on the maturity of social, political and financial infrastructure in each country's context. So these connections may look different in each country.

Novel partnerships are one way of establishing these connections — whether they be with government agencies, rights-based networks, private sector, financial institutions, or microfinance organisations. The potential partnership with Vision-Fund is an example of enhancing cash and voucher programming as part of a comprehensive economic empowerment process. This would translate into linking CVP beneficiaries with S4T groups and microfinance offerings to strengthen household economic resilience in the context of recurring and ongoing disaster shocks.

Recommendations



Unconditional Cash Distribution through Bank of Central Sulawesi - WV Indonesia.

Although the learning process identified a long list of opportunities for further developing World Vision's Cash and Voucher Programming (described above), reflection among key stakeholders distilled some of those opportunities into a few actionable recommendations.

Country level

This report demonstrates how CVP has taken root within the programmatic approaches of these four WV country teams. Further nurturing at the country level is required for this to grow to its full potential. Here are some priority actionable steps the country teams can take:

1 Invest in capacity building and process building

Capacity building exercises should be organised for different functions/departments to ensure cross-functional understanding of CVP. FOs must invest in capacity building and coaching to equip selected staff as CVP champions at various levels, including province, regional, zonal level, so that CVP experts are not limited at national level. An Internal Cash Task Team with representatives from multiple departments/functions can also be set up ahead of time and activated during CVP interventions. Extending CVP capacity building to implementing partners and other CSOs to help equip local organisations to implement CVP is also a strategic move, as it will increase availability of capable local partners, as well as contribute towards the localisation of aid agenda.

SOPs and operational structures should be in place, which are clear and visually mapped out, so that CVP can be launched or scaled up efficiently in future responses. Staff from different departments need to be trained regularly. The SOPs and operational structure will also allow retention of organisational memory and experience, which is particularly important because of turnover of staff. In face of staff movements, it is not wise to only rely on several experienced staff or champions, instead all processes should be institutionalised. The refresher training would also effectively orientate new staff.

2 Prepositioning with market actors

FOs should invest in advance identification and mapping of vendors, service providers, and market actors, who could be potential partners in future CVP interventions. This can be prioritised in areas where disaster risk is high. The prepositioning of such a database would allow WV to implement CVP efficiently in future response.

WV should also raise awareness and conduct orientations for e-market actors as many might be unfamiliar with the CVP approach. Orientation during the preparedness stage would improve general understanding and acceptance towards CVP among these actors so that they would be enthusiastic to partner with WV in future response and ensure speedy roll out of interventions.

3 Invest in prepositioning with government

Government support is another crucial element to timely CVP roll out in emergency as state buy-in translates to quick approval for CVP implementation during response.

Similar to market actors, governments at various levels need to understand how CVP works and its benefits ahead of time. Any government is less likely to have time to be orientated during an emergency and will not be able to prioritise learning during this period. COVID-19 has presented a good window to engage with the government, as many governmental wings have increased their engagement with civil society. They have also witnessed NGOs rolling out various CVP interventions. During this time, FOs also have the ability to generate related evidence of the impact of CVP and present this to the government along with lessons learnt. In the preparedness stage, there is a need for WV to step up its advocacy effort around CVP, to build connections that allow room to then demonstrate to the government how WV's CVP interventions can contribute to the government's social protection system. It is imperative that, if feasible, FOs should seek to create programmatic linkages with the government's existing structures and processes leveraging national social protection schemes. This would be another strategic partnership with the government that WV could tap into while pushing forward a social protection agenda in resilience building.



Mrs. Khoun, 71, Laos

One of the beneficiaries who received cash support.

At Regional/Partnership level

The study emphasised APHEA's role in facilitating connections between country teams and thematic experts and in opening doors to new opportunities. The APHEA was instrumental in building novel partnerships and creating opportunities for learning, growth, capacity strengthening, experimentation, and potential funding. APHEA can further capitalise on its excellent intermediary nature in WV's global network by connecting people, teams, ideas, and nurturing dialogue to resolve challenges and pursue varied opportunities mentioned in this report. The support provided by the Global CVP team strengthened CVP implementation in these countries. Their guidance, resources and expertise were readily available and utilised in multiple ways. As thought leaders in the sector they were able to recognise and link country teams to opportunities. Their global collaborations (like CCD) offer a potential path for country teams to collaborate and synergise their CVP efforts with in-country stakeholders.

Here are some priority actionable steps that can be taken at a Regional/Partnership level:

1 Regional CVP Community of Practice

While globally, GCDM has been maintaining the Microsoft Teams as a platform to share materials and resources across WV Partnership, many FOs see the value of a more vibrant Community of Practice. APHEA can consider facilitating more experience exchanges among Field Offices, not limited to CVP champions that graduated from the Regional CVP Blended Learning Cohort, but extended to various functional teams that are supporting HEA in CVP implementation.

2 Facilitate sectoral expansion of CVP

APHEA should work with GCDM and other functional teams in RO to facilitate adapting CVP beyond humanitarian responses and to be able to utilise CVP beyond food security and livelihood; as many staff have expressed an eagerness to apply CVP in development work in Area Programs.

Aside from the strategic benefits of employing CVP in development work, implementing CVP in regular work would also allow building of CVP field experience. This would directly contribute to effective implementation of CVP during an emergency. Implementation of CVP in APs can be used as on-the-job training to build team capacity, as well serve as an opportunity to develop, test or improve relevant SPO, systems, and processes set up for CVP interventions.

Global Center or Regional Office should initiate the conversation with country leadership to gauge this possible strategic shift, as well as systematically encourage learning and experience sharing from HEA teams to development teams thus contributing to the nexus.

3 Resolve current barriers

A multi-disciplinary task force should be set up, either at the global or regional level, to review CVP-related barriers and challenges that arose during COVID-19 response. Depending on the issues, the task group can include representatives from varied teams such as IT, LMMS, finance, GAM, SCM, CVP advisors, HEA, etc.

The task force should engage in a solution-oriented dialogue to resolve the technological and operational barriers mentioned in this report, including but not limited to the following:

- a) APIs between platforms
- b) LMMS cost of operation
- c) Lack of pointers in existing guidelines for inclusive technology in CVP; how technology can affect inclusion of marginalised groups; digital literacy
- d) Data protection guidelines in CVP, which is a high priority. If WV doesn't have its own guidelines consider referring to other agencies and disseminate the information and sensitise staff.
- e) Clarifying WV's finance policies with regard to FSPs
- f) SCM policies/processes

4 Nurture Technological Innovations

The impact and undeniable value of technology and innovation was clearly demonstrated during the COVID-19 response as in past responses. Technocrats within humanitarian teams should be encouraged to try and test digital tools to identify tools that align with the purpose and organisational infrastructure that can be easily deployed during a major emergency. While there is no lack of interest from FOs to explore innovative ideas, limited financial and technical support have been a barrier, this challenge of identifying the right technological tools beforehand is not limited to CVP implementation

GCDM or APHEA can facilitate innovation by connecting FOs to appropriate support or recourse. Those experimenting with new tools and technologies can be linked to Innovation Labs or even collaborative spaces in private sector or academic institutions.

Also, it is necessary to document the Value for Money (VFM) achieved with COVID-19 response by using technology in CVP in terms of effectiveness, efficiency and potential for digital equity; which could be potential evidence to seek future donors.

5 Business Model Innovation

WV can explore the market value of WV's technological innovation among other humanitarian or aid agencies as appropriate. WV already has a history of spin-offs. Keeping in mind the value created by Sikka and LMMS to CVP, WV could explore a pathway for building these into business models available to other agencies in the sector. In the past, WV has also provided LMMS service to external agencies, such as WFP. In recent years many agencies, especially UN agencies have developed similar systems. However, there is space to explore a potential market for Sikka. This could possibly start with piloting Sikka in other countries to build evidence.

6 Nurturing Novel Partnerships

Several actors identified in this study are seen as potential partnership avenues to implement CVP. Vision Fund/MFI appear to be potential partners for cash transfer that can be explored further. Vision Fund Kenya impact study revealed the positive impact of the recovery loan provided to the clients. In Myanmar, Vision Fund continued support in a situation where the military seized power and banks and FSPs became almost non-functional.

World Vision is part of a global Collaborative Cash Delivery (CCD) network. Wherever applicable, WV Partnership can utilise and maintain this additional platform for collaboration with peer agencies.

This report is an affirmation of the sustained investment that has been made by World Vision over the past several years in Cash and Voucher Programming. CVP will remain a priority with efforts at all levels to follow up on opportunities, there is much scope for growing its work on cash and voucher assistance even further in the coming years. Asia Pacific will continue to contribute to WV Partnership Cash Road Map target to have **50 per cent of WV's humanitarian assistance to disaster and crisis-affected children is delivered through cash and voucher based programmes globally by 2022.**

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