



Covid-19

WVI Guidance Cash, Voucher Programming Modalities

for effective and timely emergency preparedness, response, recovery towards financial resilience and social protection mechanism

I. Summary Guidance

With the increasing number of affected countries, confirmed and suspected cases, and mortality rates in March 2020, a holistic humanitarian preparedness, response and recovery effort requires flexible adaptive tools. WVI, based on its [strategic Cash Roadmap](#) and [Our Promise to serve the most vulnerable children and their communities](#), recommends the use of cash and voucher programming (CVP) modalities. In 2019 WVI reached more than 1.6 million children (out of 3.7 million people total) through CVP. This work enabled local market-based assistance [to address preparedness](#) by improving [financial resilience](#), supported survival and basic needs, and [enhanced recovery and pathways to financial inclusion and social protection mechanisms for the most vulnerable children, their parents, and caregivers](#).

If the following parameters have been considered and are constantly monitored for changes in context, preference, and needs, then CVP can be used to:

- **address basic needs:** Where markets are functioning and affected vulnerable populations are able to access them, use CVP to facilitate a preventative response as well as recovery-focused single sector or basic needs interventions (i.e. multi-purpose cash assistance) to [support affected children and their parents and caregivers](#).
- **facilitate improved preparedness and recovery:** CVP can be used as an incentive (e.g. conditional CVP for preventative health outcomes); as part of water, sanitation, and hygiene (WASH) interventions; to maintain and support the recovery of the basic local market economy (e.g. as unconditional CVP in quarantined zones subject to required public health precautions); or for restricted/unrestricted funds to purchase certain goods and services.
- **help bolster the loss of income/livelihoods amongst the most vulnerable as an immediate response:** Learnings from the [West Africa EVD response \(2014-2016\)](#) showed these interventions to be [best practice](#):
 - targeted transfers in contexts where household income has been interrupted or severely impacted (e.g. health staff payments)
 - financial assistance to those who have lost their livelihood/income completely
 - linking support to other [financial recovery and inclusion](#) projects for small business owners as well as [\(child-sensitive\) social protection](#) mechanisms
 - enabling access to longer term mobile network/internet for virtual education options
 - reducing financial-access barriers during and after the crisis.

Strong and ongoing contextual, needs, community preference, and market analyses must happen in order to provide appropriate localised response options. Also critical is the need for (digital) feedback mechanisms through multi-stakeholder [collaborations with civil society](#) to ensure accountability and governmental and [private sector](#) collaborations to determine the most appropriate modalities and delivery mechanisms (e.g. [preference for mobile/electronic transfers, e-wallets, and/or e-savings groups](#)). The growing trend of affected governments enhancing existing social protection mechanisms and safety net interventions to reduce the impact felt by already [vulnerable children](#) and their communities, who are now also suffering from severe income loss, inadequate or non-existing health insurance, etc., [showcases the need to strengthen national](#)

[health systems and basic income transfer options](#), especially where there is still time to prepare. Resources should also be redirected to bolster readiness, resilience and recovery in already challenged economies, more vulnerable population groups, and health systems.

World Vision is working to ensure that this proven modality tool, in tandem with the enhanced use of [digital technology](#), is used to strengthen the COVID-19 responses happening locally, nationally, and globally, especially in situations that are high risk, vulnerable, and/or have limited resources. These warrant substantive preparedness, swift and adaptive responses, and long-term economic rebuilding efforts.

2. Operational Programming Guidance for Field Offices

The following operational programming guidance is intended to help field offices as they plan and prepare for potential responses to affected families in their communities. It can be adapted to meet the needs of different contexts and should be used in conjunction with World Vision's COVID-19 cash and voucher programming (CVP) summary [technical guidance](#), [cash capacity report](#), [strategic cash roadmap](#), and [Our Promise's strategic imperatives](#), and other related COVID-19 resources on [CaLP](#).

This WVI guidance is focused on providing practical technical advice for operational programming in the COVID-19 preparedness, response, recovery phases, and provides advice on key considerations and basic concepts of using cash, voucher modalities throughout the project cycle, and should be applied in conjunction with these points:

- Follow country-specific guidance and communications from relevant authorities regarding rules and restrictions in place to prevent and mitigate the spread of COVID-19.
- Work closely with other teams within World Vision (e.g. health, staff safety/security, etc.) to exchange ideas and updates on COVID-19 preparedness and response efforts.
- Engage with relevant humanitarian actors (e.g. humanitarian country team, clusters, cash working groups, inter-agency platform, and donors) to keep informed on updates on response arrangements and align your office's response with overall national response plans.
- Engage with donors and advocate for increased funding for the COVID-19 response. Funding may also be channelled through partnership arrangements like [Collaborative Cash Delivery Network \(CCD\)](#).
- Use online platforms (e.g. Zoom, MS Teams, Skype, etc.) to collaborate, promote active engagement and regular communications amongst your office's staff and other cash teams globally, promote social distancing, and comply with your country's restrictions on gathering and movement.
- Develop CVP preparedness and response plans based on scenario planning (details can also be included in the field office's overall response plans) in coordination with other humanitarian actors.
- Assign small task teams to adapt assessment and response tools. The task team should discuss periodically any newly released information on the impact of COVID-19 and possible market-based and social protection mechanisms.

Assessment, identification, and design

- Explore options of how your office can promote remote assessments, including market assessments:
 - conduct phone interviews with traders
 - use existing relevant secondary data
 - talk to people who know the area(s) quite well (e.g. World Vision partners, members of national/local humanitarian networks, relevant private sector cash actors, etc.).
- Coordinate with local government and other cash actors to identify the most vulnerable groups highly affected by COVID-19.
- During assessments, please consider both the direct and indirect impact of the spread of COVID-19 on individuals, households, and communities-at-large. These may include:
 - vulnerable people directly affected by the coronavirus and their immediate families

- households affected by the restrictions on movement (e.g. lockdown policies, social distancing requirements, work/study from home directives) who may lose their source of income
- price increases of key commodities that affect the wider community
- small businesses affected by movement restrictions.
- Review the market system's actors and factors (e.g. market chain and actors, environmental policies and trends, input, service, and infrastructure) affected by the spread of the coronavirus and associated factors.
- Watch situations and update preparedness and response plans to account for rapidly changing variables to ensure they reflect ongoing context and conflict-sensitivity monitoring.
- Promote the use of digital registration to avoid physical contact during registration (i.e. signatures and thumbprints) in alignment with any national or local governmental policies.
- Engage with different sectors (e.g. education, health, livelihoods, protection, non-food items, etc.) as the impact of the coronavirus is intersectional, and consider their inputs when calculating transfer values and designing integrated programmes to enhance effectiveness.
- Regularly monitor the situation as initial feasibility analysis findings might drastically change in a short time period.
- Prepare for and adapt flexible modalities (i.e. cash, voucher, in-kind, service) as the situation changes; market dynamics may change rapidly and significantly due to movement restrictions, illness, reduction in productive age groups, etc.
- Remember that World Vision's staff assigned to the COVID-19 response is also part of the affected community and vulnerable to the spreading coronavirus. Therefore, response design should consider the necessity for limited movement and design the CVP response appropriately (simple and yet accountable).
- Ensure the use of CVP for sectoral outcomes or to address basic needs (e.g. health; water, sanitation, and hygiene (WASH) – e.g. production, promotion of access to soap, hand sanitizers); social and behavioural change; etc.) as much as feasible and as context permits.

Response delivery

- When possible, consider using digital platforms to transfer money to intended beneficiaries.
- Prepare messaging and educational materials on how to prevent the spread of the coronavirus for beneficiaries.
- Educate cash point agents, financial service providers, traders, and vendors on how to protect beneficiaries and themselves using locally developed resources.
- Provide staff access to the necessary personal protective gear (e.g. masks, gloves, etc.) as advised by health personnel.
- Provide targeted beneficiaries with the necessary preventative items in the instance they must attend a meeting or consultation (which should only be scheduled as a last resort).
- Communicate with traders and communities via text messages, as feasible, to share awareness messages or information regarding payments and related information. Coordinate with others (e.g. partners, etc.) to harmonise their messages to similar target groups.
- Review transfer values at more frequent intervals than usual (e.g. weekly) as prices are highly volatile and different needs might emerge during the response period.

Monitoring, evaluation, accountability, and learning (MEAL)

- Update the MEAL system and tools to take into consideration the nature of COVID-19 and social distancing and/or quarantine requirements in place in many countries.
- Utilise remote monitoring approaches for post-distribution monitoring (PDM) and baseline/end line assessments to understand the use of cash, efficacy of cash assistance, and identify changing needs and risks while limiting in-person interactions as much as possible.

- Depending on the context, remote monitoring approaches may include the use of phone calls or SMS applications (e.g. RapidPro).
- In contexts where remote monitoring is not possible, assess context-specific risks to identify whether MEAL activities should be suspended or continued with appropriate safeguards (e.g. staff using protective gear, maintaining minimum distance of two metres / six feet from any individual, etc.).
- A task team of MEAL experts will be set up to assist with these tools and systems.
- Limit the number of monitoring requirements (e.g. frequency and length of questions) and collect only what is required for the response.
- Use a hotline to receive and respond to complaints as an accountability mechanism.
- Use World Vision's social accountability mechanism (Citizen Voice and Action) where cash and voucher transfers are linked to government-led social protection mechanisms.
- Document learning frequently to improve the ongoing response and inform future interventions.

Programmatic and operational interventions

- Use cash and vouchers as modalities for preventative interventions (e.g. personal hygiene, community-level sanitation intervention, access to water, etc.). This may be through cash or voucher, conditional (e.g. cash-for-assets) or unconditional interventions that are tailored to your context.
- Provide cash or vouchers to the affected families who lost income as the result of restricted movement, business slow down or closure, or faced negative impacts based on the market chain system to help them meet their basic needs.
- Provide cash or vouchers to the families who have family members infected by COVID-19 to help them meet their basic needs, medical costs, and the needs of their dependents. This support will help them fill the gaps resulting from their inability to maintain their livelihoods while sick and help build them build their financial resilience.
- Give cash and voucher assistance to families who lost a family member to COVID-19 to supplement any income lost due to the death of a breadwinner or cover the expenses incurred during their loved one's sickness and funeral to ensure they are able to meet the immediate basic needs of the children and family members.
- Offer one-off cash grants to selected small businesses affected by movement restrictions to help revive the market and improve the supply of basic goods and services.
- Negotiate set prices and quantities with traders for beneficiaries receiving vouchers.
- Provide e-vouchers to affected families for basic goods and services from local traders or suppliers. This will help avoid price hiking and other market disruptions resulting from manipulations by traders or suppliers during the high demand period and will avoid transmission of the coronavirus through traditional paper vouchers.
- Provision cash and voucher assistance to savings and loan groups in the most vulnerable communities to strengthen financial resilience and local safety nets, and build financial inclusion options to microfinance institutions (e.g. VisionFund) as appropriate.
- Provide cash or vouchers for medicine, if it is not provided free of charge by the local government, with special attention to people with chronic conditions (as their illnesses may become acute due to lack of medicines, etc.).
- Provide cash or vouchers as incentives to volunteers and other health workers (in contexts where the government's ability to cover expenses and salaries is affected), but in close coordination with the national government and other humanitarian actors.
- Provision cash and voucher assistance to ensure that the educational needs of children directly or indirectly affected by the virus are met.
- Target groups (e.g. elderly, people with prior health issues, etc.) particularly vulnerable to COVID-19 with cash and voucher assistance to ensure that their specific needs are met.
- Consider ways to strengthen linkages to existing or emerging social protection mechanisms by national governments, especially child-sensitive social protection.

- Maintain beneficiaries' access to markets while following any national/local movement policies (e.g. lockdown, social distancing, etc.) by directly connecting small businesses with customers (e.g. organise free delivery services for food and non-food items from local markets to targeted beneficiaries).
- Influence governmental policies on social protection and safety net schemes by advocating for the chronically impoverished and vulnerable households affected by COVID-19.

Key considerations

1. Conduct market assessments to ensure that priority items and services are available to meet first round needs and determine whether the supply chain will be disrupted as the result of movement restrictions.
2. Ensure needs and preferences of most vulnerable children and their community members in difficult contexts (Fragile Contexts, urban high density population areas, refugee camps/ settlements, etc.) are informing response option choice and adapted according to changing contexts, needs, feasibility and preferences.
3. Ensure a flexible approach that enables a change in modalities as necessary, when possible.
4. Use digital registration (i.e. LMMS barcodes) to avoid human contact and reduce coronavirus transmission through papers, thumbprints, etc.
5. Take necessary measures to protect staff, volunteers, and communities during the registration process (e.g. maintain recommended distance, etc.)
6. Use digital payment platforms to transfer money to beneficiaries to reduce the risk of further virus transmissions by gathering at a cash distribution.
7. Limit the size of gatherings for registration, educational events, payments, cash-for-assets, etc. and conduct registration and payment meetings at the lowest administrative unit possible.
8. Train cash agents to ensure that pay points do not increase the risk of transmission (e.g. make water and soap available at the pay point, maintain social distancing, etc.)
9. Conduct periodic monitoring and adjust modalities, intervention activities, and transfer values as necessary.
10. Take into consideration that small businesses and local traders may have limited capacity (e.g. cash flow, business capital, etc.) and need to receive their payment as soon as possible (i.e. payments/voucher reimbursements should be made the same day payment), and coordinate a solution involving operation, finance, supply chains, and procurement teams.
11. Remember that World Vision staff is also affected by COVID-19 and may not be able to operate in the field as normal. CVP design should be in line with the national offices' policies, as well as any national or local governmental policies. For example, if World Vision's in-country policy is to limit field travel to less than two hours a day, the CVP design should take that into consideration when making decisions on staffing needs, etc.