



# The humanitarian currency enabling children's future

Inter-agency cash roundtable  
May 2019

## Cohosts.

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

CaLP is a global partnership of humanitarian actors engaged in CVA policy, practice and research. They currently have over 80 members who collectively deliver the vast majority of CVA in humanitarian contexts worldwide.

Global Child Protection Alliance is an inter-agency working group for the Global Protection Cluster.

## Presentation materials.

[The cash and voucher assistance landscape: 2019 and beyond presentation](#)

[Operational study insights on MPCA – KRI](#)

[Operational study insights on MPCA – Lebanon](#)

[Venezuela Response – Cash transfers to youth presentation](#) (in Spanish)

[Venezuela crisis response](#)

[Lessons learned from Indonesia](#)

[Humanitarian CVP and linkages to social protection presentation](#)

[Case studies on CVA and nutrition in South Sudan and Bangladesh](#)

[World Vision guidance note on CVA and nutrition](#)

[Child Protection Alliance Research Report](#)

[World Vision Kenya's 'Child-friendly humanitarian accountability for cash and voucher programming' report](#)

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Page 2 – Belete Temesgen. Community member from Buga in Burundi is counting cash after money withdrawal.

Page 2 – World Vision Bangladesh. CVA training session.

Page 3 – Puspasari Indra. MPCA beneficiaries from Central Sulawesi, Indonesia.

Page 3 – Rebekah Price/2017. A young girl at Hassansham M2 IDP camp.

Cover photo © World Vision/Jon Warren/2019. A young Rohingya girl at a refugee camp in Bangladesh.

## Cash landscape.

Co-hosts – The Cash Learning Partnership (CaLP) (a network of NGOs, private sector actors, UN agencies and donors), World Vision, and the Global Child Protection Alliance (an inter-agency working group (WG) for the Global Protection Cluster) – presented at the cash roundtable with a focus on the current landscape, recent research and how to increase the scale and quality of cash and voucher assistance (CVA) programming. CaLP opened the inter-agency discussion with an introduction on current external landscape developments.

CVA is growing at a rapid rate and is no longer viewed as an innovation, but just another tool in the humanitarian toolkit. CVA made up 10 per cent of global humanitarian needs in 2016 – a 40 per cent increase from the previous year.

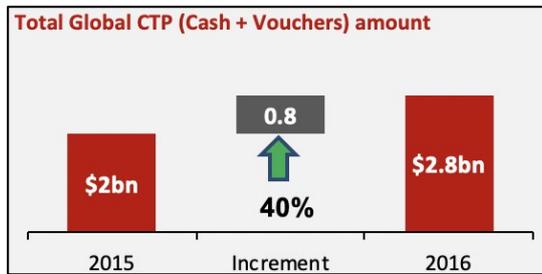


Figure 1

There has been significant growth in the sector since WFP reported doubling their CVA over the past two years (US\$1.74 billion in 2018 versus US\$880 million in 2016). According to ECHO (European Civil Protection and Humanitarian Aid and Operations), 38 per cent of the entirety of its aid was implemented via CVA in 2017.<sup>a</sup>

This is an exciting development within the humanitarian community; however, it is critical to remember that while CVA is good at addressing financial needs, CVA alone is not going to address issues of nutrition, child labour, early marriage, etc.

These are complex issues and require multi-pronged approaches, such as technical services, awareness raising and policy change. 'Cash is not a silver bullet.'

CaLP emphasised that, as we focus on growing CVA, we, as humanitarian actors, need to stop the 'dash for cash' without considering the challenges of switching modalities and the implications of new technology. Some key issues to consider:

- risk
- harmonised collaborative CVA mechanisms
- social protection and the role of the government
- data protection

### Risk

The use of CVA is growing with little evidence of a reversal. However, the risk of abuse/misuse of cash (for cash in envelope, in particular) in humanitarian contexts and resulting potential public scandal could affect its growth as the diversion of cash is seen much more negatively than that of in-kind goods. There are several aspects to this.

One of the key barriers for humanitarian actors taking on CVA is the ever present concerns of unintended usage or diversion of cash. Rather than focusing on the outputs of CVA (e.g. what people spent the cash on), we need to change the conversation and ask what difference the cash made in their lives. Letting go of control and focusing on the outcomes rather than output

level impacts will only improve our work and understanding of our collective impact.

Another concern is that CVA may not achieve a project's intended sectoral goals. For example, in multi-purpose cash assistance (MPCA), water, sanitation and hygiene (WASH) and other needs may need to be covered – e.g. we may intend for some of the cash to be spent on sanitation products. However, the Minimum Expenditure Basket (MEB) is not designed to meet all the needs; so, while humanitarian organisations may consider sanitation the highest priority in these situations, recipients may not prioritise those essentials over health, food or other pressing needs if there is no complementary intervention. This highlights the need for careful assessment and response analysis to determine the best intervention based on recipients' needs.

A recent child protection (CP) evidence review<sup>b</sup> reflected risk aversion of CVA due to the belief that it may create protection issues, despite evidence that CVA is no riskier than in-kind modalities. There is a need to conduct 'myth busting' on the perceived gender and protection issues around CVA distribution.

### Common cash mechanisms.

Instead of each agency delivering its own CVA, programming would likely be more effective if it was streamlined. We can achieve this through collaboration.

The [Collaborative Cash Delivery \(CCD\) Network](#) is a global consortium currently consisting of 15 international NGOs who work together in an effort to better operationalise joint programming in order to better deliver timely CVA to people affected by crises in connection with other partners. The CCD model delivers more effective and efficient operations in an adaptable, agile, collaborative ecosystem that allows the partners to reach greater scale and amplify impact.

Another new joint initiative, the [UN Common Cash System](#), was announced by four UN agencies (WFP, UNHCR, UNICEF and OCHA) for the design, delivery and monitoring of cash assistance. The system is being piloted in six countries and is a welcome step towards improving collaboration and reduction of potential overlaps/duplication between UN agencies. Bilateral institutional donors have also initiated a harmonised [Common Donor Approach](#) for CVA. These types of initiatives aim to benefit people affected by crises as we, as a humanitarian community, consider how we can better support these communities. However, there is need to improve intersectoral integration and make CVA more child sensitive in practical ways.

### Social protection and the role of the government.

According to the latest FFA survey,<sup>c</sup> social protection programming is on the rise and projected to be one of the most significant sources of financial assistance to vulnerable populations. The World Bank reported that social safety nets and government-led social protection mechanisms are their main financial modality of assistance covering 2.5 billion people. What we need now is to focus how this spending by governments, the World Bank, donors, including humanitarian assistance donors on social protection can be leveraged to effectively reach most vulnerable. Some, but not all of this, could make more effective use of transfer programming (and learnings) in humanitarian and protracted crises, including social accountability.

## Protecting and promoting child well-being in emergencies.

### 'Cash transfer programming and child protection in humanitarian action' findings.

According to The Alliance for Child Protection in Humanitarian Action's recent report,<sup>d</sup> CVA is increasing in its role with growing funding. However, child-focused sectors remain the least involved; thus, CVA requires the most focus to move this forward, given children are among most vulnerable groups in humanitarian crises.

Unfortunately, there is not a lot of evidence of CVA's impact on vulnerable children, which was why it was important for the research presented by the Child Protection Alliance to enable that the key informant interviews involved mixed groups to ensure diverse findings. There is still a need for more research on children with disabilities and opportunities to reduce financial access barriers to basic items, address special needs and access special services. Another issue was the missing baseline data, preventing the allocation of causality. Meaning, it was impossible to tell whether children attended school due to CVA or because five new schools were built in the area.

However, the report determined that CP is often a secondary impact of CVA (i.e. the project's focus is on another sector but includes some CP components). Most of the evidence to this effect comes from unrestricted and conditional CVA and multi-sector programming research, but choice of modality may not definitively be the determining factor. Evidence showed that conditional cash transfers may support outcomes linked to behaviour changes, and if a programme can successfully link CVA to behaviour change, then that change is more persistent and sustainable (while considering other factors as well).

*CVA is not the solution for all CP needs; but, if programmed well, and complementarity with or accompanied by technical assistance and awareness creation, it can result in significant strengthening of CP outcomes.*

World Vision presented some solutions that their CVA programmes have successfully implemented and the results they and other organisations have seen to fill these reported gaps. Data showed that:

- dietary diversity and child nutrition improved CVA ensured a diversification of food intake<sup>e</sup>
- CVA in Burundi allowed recipients to invest their livelihoods to improve earning potential and resilience<sup>f</sup>



*Community member from Buga in Burundi is counting cash after money withdrawal*

- unconditional CVA led to a significant decrease in child mortality (in 6 to 23 month olds), increased food security and nutritious diverse intakes<sup>g</sup>
- acute malnutrition was prevented and significant diversification of food intake reported in 53 per cent of households that received mixed transfers in South Sudan and Somalia<sup>h</sup>
- both food vouchers and mixed transfers improved children's mean mid-upper arm circumference (MUAC) and acute malnutrition prevalence in Somalia<sup>i</sup>
- mixed transfers in Somalia were fully successful in preventing acute malnutrition and showed a greater increase in MUAC in pregnant and lactating women (PLW)<sup>j</sup>
- CVA used during the Syria Crisis in Lebanon showed a 50 per cent increase in school enrolment, retention and decrease in child labour.<sup>k</sup>

### Working groups on key gaps in CVA programming regarding child protection.

The plenary split into WGs and identified the following

#### Opportunities.

- focus CVA on CP and child well-being
- shift to people-centred approach
- design responsive versus preventative programmes
- include cross-sector learning
- ensure sustainability
- expansion of joint initiatives in communication/capacity building/advocacy activities.



*CVA training session for 60 staff and community members in preparation for flood response in Bangladesh*

#### Key recommendations.

- Operations looking to implement CVA are advised to undertake risk, context, gender and protection analyses and work with partners to determine the appropriateness and design of the intervention.
- Strengthen CP, prevention of abuse and response linkages to CVA.
- Further research the impact of CVA on child labour, mental health and psychosocial support.
- Extend dignity to children beyond just beneficiaries.
- Design programmes with strong mechanisms, such as CP services (e.g. case management, psychosocial and parenting support), strong monitoring, and conditionality work to ensure efficient safeguarding.

# Cash readiness, MPCA and linkages to (child-sensitive) social protection mechanisms.

World Vision's Global Cash and Voucher Programming Team presented on the experience of linking MPCA to child-sensitive social protection in post-disaster survival and recovery assistance in Indonesia. The cash WG in Sulawesi was activated in under two weeks after 2018's earthquake and tsunami and co-led by Central Sulawesi's head of government from the social protection provincial office. Due to this level of cooperation, the disaster response was also able to utilise government data, meaning people already registered for the social protection programme were automatically registered for assistance. The local government also provided strong support in reissuing government IDs in a timely manner for people who lost theirs in the disaster.

MPCA beneficiaries from Central Sulawesi, Indonesia



World Vision has supported more than 1.4 million most vulnerable children and over 3 million people through CVA-enabled programmes in natural and conflict-related disasters in the 2018 fiscal year. Children and adolescents are among the most vulnerable affected populations as the Venezuela crisis response presentation showcased.<sup>1</sup>

The Sulawesi<sup>m</sup> disaster response shows that the voices from young disaster-affected populations must be heard as well, using effective humanitarian and social accountability mechanisms, to make informed choices and enable sustainable and quality support for those who need it through child-sensitive social protection mechanisms. Another summary presentation of research in Kurdish Region of Iraq (KRI) highlights this as well.

*World Vision research<sup>n</sup> found that 64 per cent of conflict-affected households in Iraq sent their children to work, while 59 per cent allowed their children to marry early.*

This validates the pressing need to reduce financial access barriers by developing meaningful programming with smart use of CVA in order to overcome issues of chronic shortages, appropriate accommodations in protracted crises for displaced children and their caregivers, and access to food and mitigate the risk of child labour.



*There are 6.7 million people in need in Iraq, half of whom (3.3 million) are children.*

## Key learnings.

- close collaboration with stakeholders is key
- building trust with government actors at various levels (national and sub-national) and, if possible, across ministries allows for quicker action
- the impact is more powerful when there is strong and continuous community engagement
- collaboration between WGs and actors (e.g. cash and social protection WGs at national/regional levels) help the groups to be better positioned to respond in case of emergency
- need to ensure non-CP focused organisations are aware of CP referral pathways to better protect children
- need to engage children and young people and capitalise on the perspective they can provide and help them see the difference and impact they make
- cash preparedness is critical and more cost effective, reducing lead time and costs during responses
- social protection is a key part of preparedness and prevention
- government buy-in and leadership are key to linking to social protection systems; however, there are roles for other stakeholders providing support and facilitation
- need a systematic mapping of NGOs' and governments' social protection and cash interventions
- 3Ws mapping can help avoid duplication in cash and social protection projects
- CVA should be viewed as an enabling entity to financial inclusion, through interventions like savings for transformation groups
- our approaches need to be multi-stakeholder and holistic.

## Recommendations.

*Child-focused agencies and CVA technical experts in the Child Protection Alliance should jointly create a coherent framework of child rights-based standards, principles and indicators for planning and implementation of CVA that is child-sensitive.*

The lack of robust frameworks contributes to fractured humanitarian CVA programmes and social protection systems, not fully considering specific patterns of child poverty and vulnerability and recognising the long-term developmental benefits of investing in children as well as the obligation to fulfil their rights.

It is a complex undertaking to identify potential links and gaps, which is why the most vulnerable children often fall through given their mobility, often invisibility and the fluidity of their contexts and needs. But it is vital, in order to build social protection programming that is child-sensitive,<sup>o</sup> recognises triggers and promotes prevention and problem-solving strategies. Social safety nets therefore are an integral part of strengthening the humanitarian-development and peace nexus (HDPN), as long as it is appropriately tailored to specific needs, contexts and quality provision of goods and services.

*Research the effects (and potential) of CVA on intra-household dynamics that relate to CP and risks, such as food security, witnessing violence (e.g. intimate partner violence (IPV)), experiencing physical or other forms of violence (e.g. early marriage), and vulnerable people within households.*

Women (particularly PLW) and children under age 5 are high priority vulnerable groups in emergency settings as they have increased nutritional demands and are in a phase of rapid growth and development while facing high levels of morbidity and mortality.

More research or programme evaluations (like World Vision's and Johns Hopkins' R2HC research<sup>p</sup>) will deepen understanding – in particular, larger sample sizes and longer intervention periods are needed in order to evaluate the benefits and behaviour change as a result of transfer value, conditional versus unconditional transfers and cash intervention combinations (e.g. livelihoods support). The assessment of receipt and delivery of CVA and its long term effects in circumstances of IPV is also necessary.

This will help us as humanitarian actors determine:

- whether the provision of unconditional cash transfers with food vouchers is more effective than vouchers alone in preventing acute malnutrition and supporting healthy behaviours amongst PLW
- the added value of unconditional cash transfers with respect to household food security
- potential for cash transfers to achieve outcomes beyond food security, such as protection (including gender-based violence)
- how CVA change gender relations, power dynamics and IPV in recipient households
- ways to improve decision-making and design to mitigate risk and enhance effects on gender relations
- whether there is a correlation with the evidence indicating a positive impact on IPV in development in crisis contexts.

## Implication of digital technology

'Using Last Mile Mobile Solution (LMMS)<sup>q</sup> has helped us avoid duplication as work with over 700,000, and we can now work easily with any organisation coming here.'  
– Vice Governor of Duhok Governorate, Iraq

Digital readiness at an organisational level means enabling opportunities. By going digital, humanitarian organisations enable people to have more choice while still driving efficiency – we open everyone up to be able to prioritise and customise

<sup>a</sup> CaLP. 2018. ['The State of the World's Cash Report: Cash Transfer Programming in Humanitarian Aid'](#).

<sup>b</sup> The Alliance for Child Protection in Humanitarian Action. 2019. ['Cash transfer programming and child protection in humanitarian action: Review and opportunities to strengthen the evidence'](#).

<sup>c</sup> World Food Programme. 2019. ['Social Protection and Safety Nets'](#).

<sup>d</sup> ['Cash transfer programming and child protection in humanitarian action: Review and opportunities to strengthen the evidence'](#).

<sup>e</sup> World Vision. 2016. ['Cash-based programming to address hunger in conflict-affected South Sudan: A case study'](#).

<sup>f</sup> World Vision. 2018. ['Cash transfer revives hopes'](#).

<sup>g</sup> World Vision. 2019. ['CVA and humanitarian outcomes: Two collaborative research studies of the impact of cash transfers'](#).

<sup>h</sup> [Ibid.](#)

<sup>i</sup> ['CVA and humanitarian outcomes'](#).

<sup>j</sup> [Ibid.](#)

<sup>k</sup> Save the Children, Women's Refugee Commission, CaLP. 2012. ['Cash and child protection: How cash transfer programming can protect children from abuse, neglect, exploitation and violence'](#). / Save the Children. 2017. ['Research brief: Child outcomes of cash transfer programming'](#).

<sup>l</sup> World Vision. 2019. ['Venezuela crisis response'](#). / World Vision. ['Venezuela Response – Cash transfers to youth presentation'](#) (in Spanish)

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

<sup>n</sup> Innovation Fund. November 2018. ['Understanding cash-based programming and protection in northern region of Iraq'](#). World Vision.

<sup>o</sup> DFID, HelpAge International, Hope & Homes for Children, Institute of Development Studies, International Labour Organization, Overseas Development Institute, Save the Children UK, UNDP, UNICEF, the World Bank and World Vision. August 2009. ['Advancing child-sensitive social protection'](#).

<sup>p</sup> ['CVA and humanitarian outcomes'](#).

<sup>q</sup> <https://lmms.org/>

assistance to give households a choice between or a combination of cash, voucher and in-kind assistance. Despite many benefits, these must be assessed against the risks.

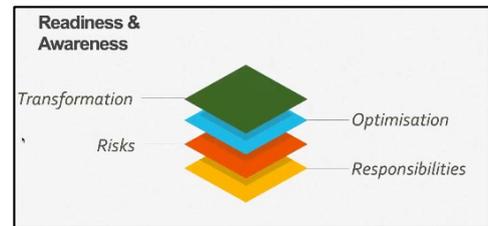


Figure 2

### Risks.

- the 'price tag' of humanitarian assistance provided may be access to disaster-affected individuals' data
- gender bias (e.g. phone handsets are mostly under control of men and boys – so, as we more use mobile and digital transfers, we may miss issues, and inadvertently enhance gender inequality)
- digital readiness is not only what we need today – digital technology and CVA programming requires change process and a deeper engagement
- we need to evaluate where combining digital tech and digital (e-voucher) systems to track individuals' spending and movement patterns and digital data stops being about accountability and outcomes and becomes an invasion of privacy.

### Responsibilities.

- consciously show up, listen, learn and engage with people (the paradox of going more digital – we need to go analogue in order to talk about data rights, the value we collect, how can the data be used, etc.)
- creatively communicate – early, often and in multiple ways
- be aware and accountable to affected populations – understand how digital tech opens opportunities, but check for pockets of linguistic or digital illiteracy, and ask detailed questions to enhance our understanding
- ensure choice – have a plan that includes fraud prevention but still allows the programme's implementation and provision of assistance even if communities refuse to share their data
- enable control – allow communities access to their own data (i.e. 'self-sovereign identity')
- decentralise and explain data storage – help those we aim to assist to understand why we need certain data.