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CHAPTER 1

Introduction
1.1 Key Terms and Abbreviations

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<td>AAP</td>
<td>Accountability to Affected Populations</td>
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<td>ATM</td>
<td>Automated Teller Machine</td>
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<td>CBPG</td>
<td>Community-Based Protection Group</td>
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<td>CfW</td>
<td>Cash for Work</td>
</tr>
<tr>
<td>CPT</td>
<td>Community Perception Tracker</td>
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<td>CVA</td>
<td>Cash and Voucher Assistance</td>
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<tr>
<td>CSO</td>
<td>Civil Society Organization</td>
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<td>DRR</td>
<td>Disaster Risk Reduction</td>
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<td>EWEA</td>
<td>Early Warning Early Action</td>
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<tr>
<td>FbA</td>
<td>Forecast-Based Action</td>
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<tr>
<td>FbF</td>
<td>Forecast-Based Finance</td>
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<td>FES</td>
<td>Food and Economic Security</td>
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<td>FGD</td>
<td>Focus Group Discussion</td>
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<td>FSC</td>
<td>Food Consumption Score</td>
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<td>FSP</td>
<td>Financial Service Provider</td>
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<td>GBV</td>
<td>Gender-Based Violence</td>
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<td>GCT</td>
<td>Group Cash Transfer</td>
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<td>HRP</td>
<td>Humanitarian Response Plan</td>
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<td>ICT</td>
<td>Information and Communication Technology</td>
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<td>IPC</td>
<td>Integrated Food Security Classification</td>
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<td>KYC</td>
<td>Know Your Customer</td>
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<td>LHL</td>
<td>Local Humanitarian Leadership</td>
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<td>LNGO</td>
<td>Local Non-Governmental Organization</td>
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<td>LNHA</td>
<td>Local and National Humanitarian Actors</td>
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<td>MBP</td>
<td>Market-Based Programming</td>
</tr>
<tr>
<td>Acronym</td>
<td>Description</td>
</tr>
<tr>
<td>---------</td>
<td>------------------------------------------</td>
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<tr>
<td>MEAL</td>
<td>Monitoring, Evaluation and Learning</td>
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<td>MEB</td>
<td>Minimum Expenditure Basket</td>
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<td>MHH</td>
<td>Menstrual Health and Hygiene</td>
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<td>MISMA</td>
<td>Minimum Standards for Market Analysis</td>
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<td>MPC</td>
<td>Multipurpose Cash Transfer</td>
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<td>MPCA</td>
<td>Multipurpose Cash Assistance</td>
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<td>MPG</td>
<td>Multipurpose Cash Grant</td>
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<td>PCMA</td>
<td>Pre-Crisis Market Analysis</td>
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<td>PHE</td>
<td>Public Health Engineering</td>
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<td>PHP</td>
<td>Public Health Promotion</td>
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<td>PMT</td>
<td>Proxy Means Testing</td>
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<td>POS</td>
<td>Point of Sale</td>
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<td>PSEA</td>
<td>Protection from Sexual Exploitation and Abuse</td>
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<td>RAM</td>
<td>Rapid Assessment for Markets</td>
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<td>SADD</td>
<td>Sex, Age and Disability</td>
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<td>SHEA</td>
<td>Sexual Harassment, Exploitation and Abuse</td>
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<td>SMEB</td>
<td>Survival Minimum Expenditure Basket</td>
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<td>SOP</td>
<td>Standard Operating Procedure</td>
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<tr>
<td>TCTR</td>
<td>Total Cost Transfer Ratio</td>
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<td>VfM</td>
<td>Value for Money</td>
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<td>WFP</td>
<td>World Food Programme</td>
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<td>WASH</td>
<td>Water, Sanitation and Hygiene</td>
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Overview

Cash and Voucher Assistance (CVA) puts people at the centre of responses and enables Oxfam and other humanitarian actors to think differently and deliver better.

CVA is now widely accepted by the humanitarian community as a tool to deliver greater choice, flexibility, and empowerment to those affected by crisis, while strengthening local markets and systems.

- CVA provides opportunities for scale and cost efficiencies, allowing for greater reach to respond, in the context of limited funding.
- CVA can drive reform in the humanitarian system, providing opportunities to address gender and equality gaps in digital, financial, and mobile inclusion, through clear linkages to social protection systems and private sector mechanisms (such as disaster risk insurance), and by bridging the gap between humanitarian and development approaches.

Over the past 15 years, the use of CVA in humanitarian programs has grown significantly. Since 2016 alone, the total amount of CVA has doubled from $2.8 Bn to $5.6 Bn.

Within Oxfam:

- CVA has been a response tool for over 20 years and is now a primary modality within the humanitarian toolbox.
- CVA modalities are used in over 38 countries with a total value of programming surpassing $40 Mn annually (representing 25% of Oxfam’s humanitarian work).
- CVA is recognized as a tool that provides dignity and flexibility to crisis affected communities and facilitates their capacity to meet basic needs.

These standard operating procedures (SOPs) aim to guide operational teams in the effective and accountable delivery of CVA programs, and steer thinking towards how CVA can be used to facilitate Oxfam’s broader objectives on addressing inequality and social injustice, and building a more equal future.

Why use this document?

The purpose of this document is to provide Oxfam, partners, and other teams exploring CVA modalities, with a structured overview and SOPs for the design and delivery of CVA. This document updates the previous Oxfam Cash and Markets SOPs (2013) and covers key considerations and topics, direction on roles and responsibilities, and steps to be taken to ensure accountable, timely, and quality CVA throughout the project cycle.

These SOPs are not designed to replace any existing Oxfam affiliate policies or procedures, or other documents such as finance guidelines.
The SOPs are applicable both in preparation for and during humanitarian emergency responses and cover the full project cycle (including CVA linkages to sectors and multi-sector responses, cross-cutting themes such as gender and inclusion, Oxfam’s humanitarian approach, risk management and compliance, digital considerations and data rights, social protection linkages, and nexus discussions).

These SOPs have been developed in consultation with different departments and teams, including response teams, country programs, global humanitarian teams, regional and affiliate teams. A core group representing technical (including ICT and MEAL), program, country, region, and business support (Finance, Logistics, HR, Admin) provided regular feedback and support to the development of these SOPs.

**Who is it for?**

These SOPs are relevant to all sectors and teams that engage directly or indirectly in humanitarian responses, including technical teams (such as WASH, FES, Protection and Gender) and support departments (such as Finance, Logistics, and Funding). They provide managers and leadership with an overview of themes, considerations, and opportunities in CVA as well as the shared responsibilities in the delivery of CVA programs.

This document is designed to be interactive and is available both in print and digitally. It has been rendered adaptable to handheld portable devices to increase access and enable easy reading. All headings and sections are hyperlinked to facilitate navigation and enable direct access to relevant sections.

**NOTE:** for CVA technical teams, deployable emergency response teams, and management or responses with large CVA programs, it is recommended to read these SOPs in full.

This document is split into theory and practice, and presented across five key chapters:

**SECTION A: CVA IN THEORY**

- **CHAPTER 2 - OXFAM’S APPROACH TO CVA:** Highlights the ways in which Oxfam uses CVA in responses to produce the best possible outcomes, both through immediate delivery of assistance and by facilitating systemic changes along the humanitarian development spectrum (nexus).

- **CHAPTER 3 - CVA AS A SECTOR AND MULTI-SECTORAL TOOL:** Provides an overview of how CVA is used as a tool to reach Oxfam’s sector and multi-sector programming objectives. This section is designed to encourage thinking around the use of CVA in any given context.

**SECTION B: CVA IN PRACTICE**

- **CHAPTER 4 - ADVOCACY FOR CVA:** Provides tips and support for creating space for CVA within responses.

- **CHAPTER 5 - CVA AND THE PROJECT CYCLE:** Outlines how to implement CVA, including roles and responsibilities. This chapter details all steps in the CVA project cycle.

- **CHAPTER 6 - KEY CONSIDERATIONS**
CHAPTER 2

Oxfam’s Approach to CVA
Oxfam’s approach to CVA fully embraces its potential, while protecting against risks (safe programming), ensuring quality standards (accountability), and promoting cash and vouchers as one of many tools in Oxfam’s humanitarian toolbox.

In summary, Oxfam’s approach to CVA encompasses the following key areas:

- **‘Cash first’ approach**: Oxfam and other signatories of the Grand Bargain have committed to increase the use and coordination of cash programming and to using CVA as a primary response modality (without excluding other simultaneous interventions and modalities). Oxfam promotes a ‘cash +’ approach aimed at ensuring other modalities and interventions are combined in a CVA program to amplify the potential impact. To maximize efficiency and support dignity and choice for people affected by crises, where appropriate and feasible Oxfam promotes multipurpose cash assistance (MPCA) as a preferred CVA modality.

- **Market Based Programming (MBP)**: Recognize and build on the mutually supportive connections between markets and CVA.

- **Accountability and Program Quality**: Prioritize program quality and accountability across the project cycle and provide the tools, approaches, guidance, and support needed.

- **Local Humanitarian Leadership (LHL)**: Focus on the use of CVA as a tool that facilitates the voice and strength of local actors (NGOs, Civil Society Organizations (CSOs), private sector) in humanitarian responses.

- **Oxfam’s Humanitarian Approach**: Integrate Oxfam’s focus on safe programming, LHL, community engagement and feminist principles across all stages of the project cycle.

- **Food and Economic Security (FES)**: Recognize the linkages between CVA and outcomes on food and economic security for crisis affected households.

- **Gender and Inclusion**: Seek and build opportunities for CVA to contribute to wider objectives on digital, financial, and mobile inclusion, and gender justice.

- **Social Protection**: Mainstream Oxfam’s Social Protection approach and opportunities to use CVA programs to strengthen existing social protection systems, fill gaps, use existing systems to deliver assistance or collaborate, and ensure social protection coverage for individuals when exiting.

- **Resilience and Nexus**: Appreciate the connections within CVA as an empowering form of assistance and an opportunity to strengthen individual, household and community level resilience to crisis.

- **Climate and the Environment**: Understand the relationship between CVA programs and environmental impacts, and prioritize programs that integrate climate considerations and environmentally aware approaches.
Early Warning Early Action (EWEA) and Anticipatory Action: Recognize that with preparedness in place, CVA is a tool that can enable EWEA and anticipatory action and in some cases provide assistance pre-crisis.

Digital Delivery and Data Rights: Understand that the future of humanitarian responses is digital – engage with technology and digital aid responsibly with a focus on data rights and private sector partnerships.

CVA as Part of MBP

CVA is a form of MBP. This section clarifies the relationship between the two and describes how to use this connection to build effective CVA programming.

MBP or market-based interventions are projects that use, support, or develop local markets.

The term covers all types of engagement with market systems, ranging from direct actions that deliver immediate assistance and relief, to those that proactively strengthen, catalyze and enable local markets to function, to be accessible, fair and inclusive, and to bring sustainable social and economic benefits.

People interact with local markets to access and use goods, services, and income, before, during and after a crisis – understanding local markets and preparing appropriate MBP provides opportunities to put people at the centre of humanitarian responses.

Oxfam is committed to MBP in its humanitarian work. It seeks to promote sustainable and inclusive recovery, across all technical sectors and phases of the project cycle, by using local systems and resources and by systematically including market assessments, analysis and programming, where appropriate. Even when MBP is not feasible due to various contexts or regulations, taking steps to understand local markets allows programs to be market-sensitive and reduces the risk of inadvertent harm to local markets, livelihoods and businesses.
WHY CONSIDER MBP IN OXFAM’S HUMANITARIAN WORK?

- Using existing market supply chains, capacity and networks is often cheaper and quicker.
- MBP provides choice and dignity to populations.
- It contributes to market rehabilitation, economic recovery, and inclusive market growth.
- It can improve relationships with communities by linking local market actors to expressed community needs.
- It can help activate the role of government / local authorities and thereby boost the enabling environment.
- It facilitates cohesive programming across the triple nexus (humanitarian, development and peace).
- Links with the private sector can foster improved actions and innovation (such as engaging unions to support workers to advocate for themselves, thus securing remuneration for unpaid care work).
- It tackles questions of power dynamics and inequality around buying and selling.
- It promotes resilience to wider shocks and stresses through better income diversification strategies.

Photo: Oxfam | Oxfam staff checking a newly installed pre-paid communal water dispenser (or ‘Water ATM’) as part of WASH MBP (Zimbabwe, 2018).
A market based approach could either use, support or develop markets – or a combination of these.

1. USING MARKETS

Buying and/or selling using existing markets, where they are still functioning, to assist affected populations.

2. SUPPORTING MARKETS

Actions to re-establish supply chains/essential services, and help existing market actors recover from the impact of a shock if markets themselves have been disrupted by a crisis.

3. DEVELOPING MARKETS

Longer term engagements to bring about change in a market system.

CVA is one of the most widely used forms of MBP, and primarily focuses on using or supporting markets during emergency responses:

- **DEMAND-SIDE**
  - CVA supports local markets and infrastructure by increasing the purchasing power and the demand for goods and services by recipients of cash or vouchers.

- **SUPPLY-SIDE**
  - CVA also supports local markets on the supply side by connecting local vendors with CVA recipients, while strengthening the capacity of market and private sector actors to reach and provide goods and services in sufficient quality and quantity.

CVA is one form of MBP, but there are other forms that do not directly deploy CVA tools, particularly when local markets are not functioning.

This might include market-based asset transfers (equipment, goods), transportation services, skills development training (livelihoods), or dissemination of key information (financial services, price data, storage availability), to strengthen supply and demand of goods and services and capacity of market actors. Such interventions can be implemented alongside CVA programming, or as stand-alone MBP interventions.
TOP TIPS:

Chapter 5 [Standard Operating Procedures] includes market assessments, analysis and monitoring as critical program delivery tools aimed at understanding how markets work and how people engage with markets across all stages of an emergency. Other considerations and tips for engaging with markets and CVA include:

- Market-based interventions will often require a combination of modalities and approaches, such as using and supporting markets simultaneously, or deploying CVA alongside technical assistance of service provisioning or trainings.

- Environmental considerations should play a part in understanding markets and MBP interventions.

CASE STUDY: SOUTH SUDAN CANOE VOUCHERS (2017)

In South Sudan, populations had fled conflict and food insecurity and were living on remote islands in a swampland (Leer, Koch and Mayandit) in need of humanitarian aid. Oxfam’s analysis of the needs and markets revealed that while people needed transportation to the mainland for food distributions or medical treatment, there were also many local canoe operators in need of business. Oxfam designed a voucher system to use the local market for canoe transportation services to help populations access the mainland. Oxfam also supported canoe operators (through program and financial orientations, including training on protection and safety security) so they could in turn increase their income.

Photo: Corrie Sissons/Oxfam | Beneficiaries using the canoe (as part of the Canoe Voucher Program) for their journey to Nyal Town to receive their humanitarian assistance and lifesaving services (South Sudan, 2017).
CVA and AAP

Oxfam defines accountability as the process of using power responsibly, taking account of, and being held accountable by different stakeholders, and primarily those who are affected by the exercise of such power. This section outlines the relevance of accountability to affected populations in CVA programs, and highlights standards and tips for facilitating accountability in CVA. For specific steps to ensure accountability, consult Section 5.4.6 (Establishing an AAP) and Section 5.5.2 (Ensuring Accountability).

CVA puts decision-making powers in the hands of the affected people by upholding their dignity, choice, and flexibility in recovery from crisis, while making use of functioning local markets actors and systems. As such, deciding to implement CVA can already be seen as a step towards accountable programming. However, this will only be realized in its truest sense when we ensure the participation and engagement of communities throughout the program cycle.

Photo: Shreesju Shrestha/Oxfam | Monthly consultation meeting with local vendors and volunteers in the Kutupalung Camp of Cox’s Bazar to support the Fresh Food Voucher program (Bangladesh, 2017).
Oxfam adheres to 5 dimensions of accountability for all its programming. These dimensions are followed by both Oxfam and its partners and should be considered at all stages of the CVA program cycle:

<table>
<thead>
<tr>
<th>DIMENSIONS OF ACCOUNTABILITY</th>
<th>WHAT IT MEANS IN PRACTICE</th>
<th>TOP TIPS</th>
</tr>
</thead>
</table>
| 1. Information Sharing and Transparency | Sharing information about who we are, what we want to achieve with CVA, how people can be involved, what behavior they should expect from us, and what to do if they aren’t satisfied. | ➤ Find out how people prefer to receive information.  
➤ Develop key messages about Oxfam’s work for all staff and volunteers in the appropriate language. |
| 2. Promote people’s participation | Follow community engagement guidance in the humanitarian approach documentation to increase and improve participation in CVA program decisions, and seek people’s informed consent and feedback. | ➤ Learn about the community and adapt CVA activities accordingly.  
➤ Hold regular sessions for people to share their ideas, concerns, and complaints.  
➤ Note that this also applies to market actors that Oxfam works with. |
| 3. Feedback and complaints | Establish/use the feedback mechanisms to receive, document, and respond to feedback and complaints. Such procedures will have already been set up by MEAL teams. | ➤ Collaborate with the MEAL team to consult with the community on appropriate and safe feedback mechanisms.  
➤ Provide more than one feedback mechanism.  
➤ Document all feedback (positive and negative) in a database and close the loop on issues raised. |
| 4. Staff competencies and international standards | Deliver CVA programming in line with Sphere and CHS | ➤ Include accountability in job descriptions, inductions, and performance goals, train all staff on accountability, and remember there are tools and guidance available to help us improve. |
| 5. Commitment to continual improvement | Seek out prior learning, and document new learning to share with others. | ➤ Include specific accountability indicators and budget lines in proposals.  
➤ Include accountability as a standing agenda item at team meetings. |

For minimum standards and requirements relating to AAP, see Annex 1 >>
Ten Top Tips for Accountability

**INFORMATION SHARING**

1. Find out how people prefer to receive information

   **WHY?** To ensure we communicate in a number of different ways that are appropriate and accessible to everyone.

   **HOW?** Ask people of different genders, ages, abilities, etc. during initial assessments and at different points during the project, whether they like to receive information through posters, attend community or small group meetings, loudspeaker announcements, etc.

2. Develop key messages about Oxfam and our work for all staff and volunteers in the appropriate language

   **WHY?** To ensure that everyone who comes into contact with the community shares the same information.

   **HOW?** For instance, “cash is being distributed to pregnant women only”, or “the hotline number is 1234567”. These should be simple and concise enough to paste into the front of a notebook. During cash or voucher registration/distribution, take time to explain the selection criteria, especially to those who have not been selected for the program.

**PARTICIPATION**

3. Learn about the community and adapt activities to fit

   **WHY?** To ensure all different groups within communities can participate.

   **HOW?** Analyze power dynamics, cultural norms, ask about preferred times for participating in activities, etc. Understand community needs, capacity, and preferences, as well as their familiarity with receiving cash or in-kind assistance and in which delivery form (bank transfer, physical cash, mobile pre-paid card or others).

4. Hold regular sessions for people to share their ideas, concerns, and complaints

   **WHY?** So people know there’s always an opportunity to speak with Oxfam staff, and that we are listening to them, to increase trust/ownership.

   **HOW?** Hold weekly/monthly focus group discussions (FGDs), town halls, “tea talks”, help desks. Segregate by women and men, and if possible, by age. MEAL staff should be aware of any existing program activities (like listening groups) and incorporate them into accountability systems rather than duplicating them. For example, in the design phase, ensure that selection criteria for targeting recipients are discussed and agreed by community committee, and identify barriers and solutions for recipients with disabilities to access CVA.
### FEEDBACK AND COMPLAINTS

5. Consult the community on the safest and most appropriate feedback mechanism, and provide more than one avenue for people to provide feedback

- **WHY?** So all community members feel comfortable and safe providing feedback to Oxfam and understand the different ways they can do so.
- **HOW?** Consider gender differences, accessibility and safety, location, cultural sensitivities, and attitudes towards giving feedback. This could start with setting up a community feedback system with the MEAL team.

6. Document all feedback, positive and negative, in a database and respond to the communities on the issues they raise (“closing the loop”)

- **WHY?** So we can track and analyze trends to improve programming, and so when people receive responses they trust we are listening.
- **HOW?** Test the mechanism and promote it constantly. Document all feedback in a central database including any future improvements that can be made to programming. Closing the loop could be to an individual, through FGDs or community meetings, or posting an update on a signboard.

Where possible, the use of Oxfam’s Community Perception Tracker (CPT) is recommended to identify and understand CVA recipients’ perceptions and adapt programs accordingly.

### STAFF COMPETENCIES & INTERNATIONAL STANDARDS

7. Include accountability in job descriptions, inductions, and performance goals

- **WHY?** Accountability is everyone’s responsibility - by including it in job descriptions people will understand from the beginning what role they play.
- **HOW?** E.g. The job description for a Public Health Promotion (PHP) Officer could include “proactively engage with communities to listen to concerns, suggestions and complaints.”

  E.g. Performance goal: all feedback received, document, referred or managed within [X timeframe].

  Put visual reminders around the office that accountability is for everyone.

8. Train all staff on accountability, and remember there are tools and guidance available to help us improve

- **WHY?** We can only be truly accountable when staff understand what it means and how it relates to their position.
- **HOW?** At a minimum, training should cover the 5 Oxfam dimensions, as well as international standards like the CHS and Sphere.
COMMITMENT TO CONTINUAL IMPROVEMENT

9. Include specific accountability indicators and budget lines in proposals

► WHY? By codifying accountability to communities in our accountability to donors, we can ensure that accountability work is funded, implemented, and measured.

► HOW? E.g. include a budget line for Accountability Officer/Assistant under HR, or costs for a hotline under the 5% allocation for MEAL.

E.g. include as an indicator: number of FGDs organized with girls, women, boys and men, that have been used to influence design, programs, selection criteria, etc.

10. Include accountability as a standing agenda item at team meetings

► WHY? So that we are continually learning about what feedback is being raised.

► HOW? Each technical sector can report back on how many complaints/compliments they received and how they are actioning them, teams can share key messages.

WHAT IS COMMUNITY ENGAGEMENT?

Community engagement is an approach that ensures humanitarian responses are rooted in the needs, capacities and agency of the people most directly affected. It is a planned and dynamic process that puts diverse communities at the centre of humanitarian responses, enabling people in crisis to be listened to and supported such that their voice be heard by, and be influential to, policy and decision-makers in various change making forums. All CVA programs follow the community engagement approach.

In CVA programming, this involves developing an understanding of community dynamics, systems, and structures, integrating two-way communication, strengthening accountability and participation, and building on and supporting the capacity of communities themselves. By accessing practical information about CVA such as targeting, entitlements, frequencies in their own local language, providing feedback or/and making informed choices and what works best for them, communities can shape the CVA response themselves. Listening and dialogue with communities is vital to strengthen program quality.
The Cash Monitoring, Evaluation, Accountability and Learning Organizational Network (CAMEALEON) is a consortium of NGOs (NRC, Oxfam and Solidarités International), created with the aim of strengthening program quality through research, learning and recommendations. CAMEALEON researched factors affecting AAP in relation to WFP’s Lebanon MPC program, as well as wider sectoral learnings on AAP of cash assistance delivered at scale.

For in-depth reading of this case study, download the report here.

KEY RESOURCES AND GUIDANCE TOOLS:

- Oxfam’s Approach to Accountability
- Feedback Database Template (Excel – For Countries/Responses Not Using Survey CTO Yet)
- Community Perception Tracker (CPT)
- IASC Commitments of Accountability to Affected People (AAP) AS
- CHS Commitments
- Oxfam Humanitarian Minimum Standards for MEAL
- Oxfam’s Policy in Community Feedback Mechanism
CVA and LHL

Oxfam has committed to ensure that its responses support and strengthen local response capacity, and its approach to CVA is no different.

In the absence of international humanitarian interventions, the first responders to a crisis will often be the crisis-affected communities themselves. For the purpose of these SOPs, local responses include individual, household, community and market level resilience, community and/or locally led responses, LHL, and social protection [formal and informal].

Although CVA has been on the rise, local and national humanitarian actors have been sidelined from directly accessing funding being channelled through international actors and global forums where the future of CVA is discussed.

Oxfam recognizes that the growth of CVA has limited the space for local actors in humanitarian programs and in line with Oxfam’s LHL and partnership approaches, is pushing to focus on localization in CVA. For Oxfam this means recognizing and facilitating the voice, agency, and space of local actors in CVA delivery and leadership.

By working effectively and in equal partnership with local actors, overarching objectives for CVA around scale, innovation, and sustainability can be reached and underlying systemic issues in imbalances of power addressed.

### WHY INTEGRATE PARTNERSHIPS & LHL IN CVA?

| Equitable partnerships and LHL in CVA enable improvements to quality assistance through the direct participation of crisis-affected communities | Equitable partnerships and LHL in CVA reduce the risks of reinforcing power imbalances between national and local actors in the humanitarian system | Local leadership of CVA programming is an opportunity to strengthen and advance local response capacity for future crises |
CONSIDERATIONS ON LOCAL RESPONSE CAPACITY ARE INTEGRATED THROUGHOUT THESE SOPS

The ways* in which CVA can support local response capacities include:

- **Financial resilience**: Cash transfers are delivered in partnership with a financial service provider (FSP) offering financial service products, such as microfinance and insurance, to support households to recover and protect future assets.

- **Community led responses**: Cash transfers (referred to as Group Cash Transfers**), delivered at the community level to a community group to be used to rebuild community assets, strengthen response capacity, or strengthen systems, as prioritized by the group themselves. For further detail, see Section 5.4.2 (Choosing a CVA Modality).

- **LHL**: Cash programming is delivered in partnership with a local NGO, with project objectives focused on strengthening local actor engagement in cash coordination forums and donor engagement.

- **Social protection**: Where feasible, cash transfers are delivered via the government platform for transfers, in support of an existing social safety net cash transfer system.

- **Market resilience**: Cash transfers strengthen the capacity of local market vendors to offer higher quality goods and services at reasonable prices and to provide appropriate debt and credit offers to communities.

- Responding to crises through markets also has a multiplier effect by triggering social and economic revival through increased access to goods and services, including employment, both directly (shop attendants) and indirectly through the development of niche markets.

*These are examples only. CVA has the potential to support local response capacity in numerous ways and it is critical to identify and build these opportunities into CVA programming.

** GCTs are cash transfers for select groups to implement projects that benefit a sub-section of the affected population, or the members of the supported groups and their families, depending on the context of implementation.

One of the clearest pathways for CVA programming to facilitate local response capacity is through a partnership approach, working with formal and informal actors within each context. This should be explored during the preparedness phase.

- For specific principles focused on equitable partnership and LHL in CVA, see Annex 2.

- Additional detail can be found in the *Oxfam CVA and Partnership Toolkit*, which was built in consultation with sixteen local actors and includes a practical set of tools and guidance on integrating partnership approaches into the CVA project cycle.
Since 2016, Oxfam Philippines and partners have been using the PayMaya platform to distribute cash transfers to disaster affected households. The platform also offers targeted financial service products to the recipient households such as micro-finance, savings programs, and mobile-based money transfers. The partnership with Visa and the private sector has supported high-risk households to build financial resilience.

Photo: Oxfam | Recipient enrolled in the PayMaya scheme, enabling her to access digital and conventional financial products and protection of livelihood assets (Philippines, 2016).

KEY RESOURCES AND GUIDANCE TOOLS:

- Oxfam’s Guidance on Working in Partnership and LHL for CVA
- CALP Resources on Local Partnerships and CVA
- ELNHA Toolkit and Case Studies
- Partnership LHL Top Tips
- Oxfam’s CVA Organizational Capacity Assessment: Local Partnerships
- Toolkit for Transformative Organizational Capacity Building
CVA and FES

Oxfam’s CVA programs recognize the link between access to economic resources (including cash or vouchers) and food security, and so the technical unit on CVA sits within the broader FES team.

This team brings together capacities on emergency food security, livelihoods, cash and markets, and social protection. In doing so, this team moves beyond sector-defined responses by recognizing and responding to the integrated and systemic nature of humanitarian crises.

The inclusion of CVA programming within the FES team merely recognizes the relevant links and does not limit the use of CVA across other sectors or areas of work. The following framework identifies the pathways, results, and end vision for overall FES programming:

<table>
<thead>
<tr>
<th>PROGRAMMING PATHWAYS</th>
<th>RESULTS</th>
<th>VISION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Types of programs and responses supported as pathways to the results and vision of FES.</td>
<td>Potential and interconnected results achieved through the programming pathways.</td>
<td>All people affected by crisis have the capability to withstand and recover from shocks by safely accessing livelihood opportunities, basic needs, achieving food security, and realizing their right to social protection.</td>
</tr>
</tbody>
</table>
| These are most often integrated, with multiple pathways, running in one program. | • Food security  
• Access to basic needs  
• Increased income and wellbeing  
• Realizing the right to social protection  
• Reduced vulnerability  
• Sustainable use of natural resources | |
| • Livelihoods  
• CVA  
• MBP  
• Food assistance  
• Social protection | | |

CVA, Gender and Inclusion

Humanitarian emergencies will impact women, men, girls, boys, and LGBTQ in different ways, depending on their pre-existing and diverse needs associated with gender, age, disability, legal status, socio-economic conditions, and other inclusion factors. Such differences not only expose them to varied levels of risk, but also affect their longer-term wellbeing and capacity to recover. Systematically recognizing, understanding, and addressing these diverse needs, priorities, vulnerabilities, and capacities is crucial for all CVA programming to enable all individuals, irrespective of their differences and inequalities, to access quality CVA.

As a response tool, CVA should therefore aim to be gender aware and sensitive across the CVA project cycle by:

- Resourcing and promoting gender equity in internal processes and systems.
- Conducting and using information from a gender analysis [Rapid Gender Analysis or more detailed] to identify and meet the different needs, priorities, capacities and coping strategies of women, men, boys and girls, before, during and after an emergency, and throughout the CVA project cycle.
- Always collecting, analyzing, and presenting data disaggregated by sex, age, and disability (SADD) across all phases of the CVA cycle, from the onset of the emergency onwards.
- Ensuring safe, meaningful, and equal participation of all different gender groups.
- Meeting requirements for safe programming by specifically addressing risks related to Gender-Based Violence (GBV) and Sexual Harassment, Exploitation, and Abuse (SHEA).

These minimum requirements for promoting gender equity are often referred to as gender mainstreaming and have been incorporated across Chapter 5 [Standard Operating Procedures] and visually signposted throughout.

Oxfam recognizes that well-designed CVA can address underlying inequalities exacerbated by crisis and promote transformational changes to individuals, households and/or communities. This is done by addressing economic barriers and reducing negative coping strategies, thereby improving income security, discriminatory power relations, the position and decision-making of women or people with disability, strengthening community resilience, and bringing economic empowerment.

Gender refers to the socially-constructed differences between females and males — and the relationships between and among them — throughout their life cycle. They are context- and time-specific and change over time, within and across cultures. Gender, together with age group, sexual orientation and gender identity, determines roles, responsibilities, power and access to resources. This is also affected by other diversity factors such as disability, social class, race, caste, ethnic or religious background, economic wealth, marital status, migrant status, displacement situation and urban/rural setting.10

By considering gender inclusion alongside economic empowerment from the design stage of a program, CVA can both facilitate gender transformation and promote gender responsive programs.
As an approach that functions across multiple sectors and with a wide range of stakeholders, CVA creates space to strengthen gender equality and women’s rights through a broad range of actors and multiple complimentary means.

For instance, Oxfam’s Unblocked Cash Project (UBC) in Vanuatu was designed to embed gender inclusion, by ensuring that informal female vendors working with the project were provided digital literacy trainings along with support to open bank accounts. The end line report (after six months of program deployment) showed a 70% increase in the number of vendors reporting a high level of digital literacy.
FROM MEETING BASIC HUMANITARIAN NEEDS TO TRANSFORMING GENDERED POWER RELATIONS

Why integrate gender throughout all aspects of CVA?

➤ When we understand the needs of diverse people in communities where we work, we strengthen CVA programs and outcomes and are less likely to fail to reach those left furthest behind.

➤ With an appropriate understanding of gender and power dynamics, CVA can decrease harm and contribute to lowering the risks of GBV.

➤ CVA that considers gender from the outset can build in design elements that reduce and meet gender gaps in the use of digital, mobile, and financial products and services.

➤ Providing equal wages (in an unequal pay rate society) for men and women in cash for work (CfW) interventions can help create lasting change in terms of gender discrimination, and shift the balance of power between men and women.

➤ Design CVA that promotes women’s rights and choices and reduces risks and barriers for women’s access and participation that help start, rebuild, or expand a women’s means of economic livelihood.

➤ Map barriers for gender sensitive, responsive and transformative CVA programming to systematically avoid and mitigate these barriers and risks. Specific barriers might include:
  • preference for CVA or in-kind assistance
  • access to CVA and markets
  • working behaviors and norms (particularly for CfW)
  • identification/documentation needed for CVA
  • gender dynamics around household income, resources, and decision-making
  • handling CVA
  • literacy, numeracy, and familiarity with digital technologies used for CVA delivery or usage
  • safety concerns in collecting and using CVA
  • potential increase in domestic violence and GBV.

WHY FOCUS ON WOMEN IN PARTICULAR?

During conflict and displacement, women and girls face heightened risks due to pre-existing discrimination and inequalities. Women and girls also face more care-related tasks such as providing food and water and caring for the sick. In addition, COVID-19 has affected women and excluded them more severely by increasing their care responsibilities and reducing opportunities for employment. This ultimately leads to greater financial hardship, increased GBV risks, and greater gaps in access to digital, mobile, and financial services.

While humanitarians must understand the different gendered needs in any given response, special attention must at times be given to women and girls due to these circumstances.
For Oxfam, all humanitarian CVA programs must systematically recognize and address diverse needs, vulnerabilities, and capacities of individuals to enable safe and effective participation in and access to quality CVA. Depending on the context, gender considerations, objectives and program integrations may be gender sensitive, gender responsive, or gender transformative.

<table>
<thead>
<tr>
<th>CVA APPROACH*</th>
<th>HOW DO WE DO IT?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. Gender Sensitive</strong></td>
<td>➤ By making sure that the needs of women, men, boys, girls, and gender non-conforming individuals are integrated and mainstreamed into CVA programs and activities, from the design phase onwards.</td>
</tr>
</tbody>
</table>
| **2. Gender Responsive** | ➤ By supporting existing gender targeted programming.  
➤ By working in collaboration with gender teams to determine and practice the benefits of integrating gender equality into CVA in activities.  
➤ By promoting leadership and empowerment of marginalized individuals (such as women and girls, the elderly, and people with disabilities). |
| **3. Gender Transformative** | ➤ By working towards gender-specific CVA outcomes to contribute to long-lasting gender transformative changes. |

*Each approach should be implemented through feminist and safe programming lenses, to avoid supporting pre-existing negative gender norms or inadvertently triggering protection risks (e.g. GBV).

**TOP TIPS:**

➤ Consult gender specialists during all phases of CVA.

➤ Maintain a diverse gender balance for frontline staff within Oxfam, partners, and market actors. This includes all staff who interact with the community.

➤ Identify strong national partners, including community-based organizations and women-led organizations and networks (those representing more marginalized groups), to play a critical role in partner capacity-strengthening and outreach to persons of concern, promoting inclusive and accessible programming.

➤ Consider CVA as a tool to promote long-lasting changes in social norms, attitudes, and behaviors, including by joining forces with advocacy colleagues to change policies, laws, and practices.
The GEM evaluation report found that MBP (cash and voucher interventions combined with other project interventions) undertaken in Tajikistan, Bangladesh and Zambia showed positive impacts on women’s influence over one or more key economic decisions in their household, such as production, selling and spending.

The new or increased income derived from participating in the project often provided women with more economic independence and more influence over economic decisions. There seems to be a positive feedback loop between women’s income and access to financial resources and their influence over economic decisions in the household: a critical level of initial household decision-making power is required for them to be able to join groups, take advantage of new economic opportunities and increase their income, but once they have income it enables them to take more decisions on spending, investments and future production, thus expanding their influence over household decisions.

**KEY RESOURCES AND GUIDANCE TOOLS:**

- Oxfam’s Gender in Emergencies Standards and Accompanying Tools
- CVA & GBV Compendium
- CVA and GBV Compendium: Companion to the IASC GBV Guidelines
- Gender Handbook for Humanitarian Action – Chapter on Cash-Based Interventions
- Grand Bargain Gender and Cash Resources

**CVA and Social Protection**

Social protection can be defined in many ways, but for Oxfam it is “a basic right for all people that is realized through public or publicly mandated actions that enable people to deal with risk and vulnerability, that provides support in cases of extreme and chronic poverty and enhances the social status and rights of marginalized groups”.

Oxfam believes in the importance of supporting shock responsive social protection systems, by ensuring that meeting the immediate needs of vulnerable and affected populations is carried out harmoniously alongside social assistance programs and overall social protection systems.

As part of the increasing work in CVA, it is important to bring technical expertise into the shaping of policies and programs and to bring local voices to the strategic conversations around social protection.

This section aims to explore the links between CVA and social protection and the potential to improve CVA responses, strengthen resilience to future crises, strengthen social safety net systems, and support individuals in realizing their right to inclusive and accountable social protection.
Notably, cash transfers are common in both social protection programs and humanitarian responses and refer to all financial transfers made to individuals, households, or communities, to enable them to cope with stress and shocks.

The similarities between humanitarian cash transfers and longer-term social protection-based transfers provide an easy entry point to linking humanitarian assistance with social safety nets. However, bringing social protection approaches and linkages into humanitarian work may take time and does not usually have immediate measurable outcomes.

How is social protection relevant to both CVA programs and wider humanitarian assistance?

- Social protection is commonly understood to comprise policies and programs that help the poor and vulnerable to better deal with shocks that impact on living standards and long-term wellbeing.

- Social protection is one platform that can strengthen the humanitarian-development nexus by addressing underlying poverty and vulnerability and supporting the localization of humanitarian action.

- Oxfam’s FES strategy aims to enable people affected by crisis to realize their right to social protection, and to mitigate the effects of shocks before, during and after a crisis.

Oxfam’s Social Protection Framework

Oxfam’s humanitarian programs aim to apply a simple social protection framework, with the overarching objectives of supporting individuals to realize their right to social protection and strengthening inclusive and accountable social protection systems.

For CVA programs, the potential to align modalities, transfer mechanisms, transfer values, targeting and other features of program design (such as working with formal and informal markets) with existing or planned social protection structures, is a unique opportunity to use programming to support overarching ambitions on social protection and resilience.

<table>
<thead>
<tr>
<th>THE FRAMEWORK FOCUSES ON THE FOLLOWING FOUR KEY AREAS:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Identify what exists</td>
</tr>
<tr>
<td>2. Fill gaps</td>
</tr>
<tr>
<td>3. Use/support existing structures or collaborate</td>
</tr>
<tr>
<td>4. Social protection coverage for individuals on exit</td>
</tr>
</tbody>
</table>
CASE STUDY: BRINGING TOGETHER SOCIAL PROTECTION AND CVA (2020)

Responding to Kenya’s informal sector, which had suffered badly during the COVID-19 pandemic, Oxfam (alongside a consortium of NGO partners) provided 140,000 informal workers and their families with three one-monthly transfers of multipurpose cash, using the established Safaricom’s M-Pesa mobile money platform. The COVID-19 Cash Safety Nets Project (2020) worked in conjunction with the Kenyan government’s flagship social assistance program (Inua Jamii) by expanding the safety net to include the most vulnerable households in the urban informal settlements of Nairobi and Mombasa.

The successful implementation of the project demonstrated that humanitarian CVA can mirror formal social protection programs when planned and implemented collaboratively, through existing structures, to cover significant gaps in coverage of the national social safety net.

TOP TIP:

- When setting up a CVA program, consider if digital registries and systems can be safely transferred over to social protection systems and mechanisms. This requires a focus on data system interoperability, data rights and protection from the onset.

KEY RESOURCES AND GUIDANCE TOOLS:

- Oxfam Guidance Note on Social Protection
- Working with Cash-Based Safety Nets in Humanitarian Contexts
- CALP Social Protection Page
- Social Protection Strategy
Digital CVA Responses

This section outlines the relevance of digital technology to Oxfam’s CVA programs and highlights appropriate standards and tips across various phases of the program cycle. Practical guidance on the use of digital solutions in cash can be found at Chapter 5 (Standard Operating Procedures).

Advancement in digital technology is transforming the way we respond to emergencies and Oxfam has embraced the use of digital solutions through digital payment mechanisms¹¹ and by promoting the digitalization¹² of various processes in the CVA project cycle. Digital technology has facilitated greater efficiency, transparency, adaptability, and scalability of CVA programs. Oxfam increasingly uses digital solutions and modalities to create better outcomes for CVA recipients, through easier, faster, more secure, and accountable ways. Oxfam also recognizes that in a progressively digital world, understanding data rights, working on digital inclusion¹³ and being part of digital systems is crucial to build resilience to future crises.

In the context of COVID-19 and the growth of remote program design and delivery, digital technology has become increasingly relevant:

- Particularly in fragile and protracted crisis, digital responses open avenues to remote linkages, transparent and real-time systems, and connections between individuals and groups.
- Digital technology can improve transparency at the recipient’s end by recording both the timing and the amount received, providing greater freedom to choose when and where payments are received.
- Digital delivery of CVA can create opportunities to connect recipients with formal financial services, such as facilitating linkages with bank accounts, loans, and insurance products.
- Beyond improving digital inclusion for the most marginalized populations, digital CVA responses can be used to link emergency CVA and long-term programs, including social protection systems, by establishing synergies between two approaches.

Photo: Oxfam | Beneficiary receiving cash assistance using digital mechanisms (Kenya, 2018).
TO FOSTER DIGITAL INCLUSION, IT IS IMPORTANT TO:

- **Know your context**: before starting a program, convene a meeting between community stakeholders, representatives of marginalized community groups, market actors and potential program participants, to discuss inequalities in access or use of digital, mobile, and financial products by marginalized and/or vulnerable community actors and the market vendors they engage with.

- **Design the program for digital inclusion** by establishing program objectives. Bear in mind that some programs will be better suited to financial inclusion goals than others.

- **Include MEAL mechanisms within the CVA cycle**: MEAL and monitoring frameworks are designed to capture direct and indirect program impacts relating to the financial, digital, and/or mobile inclusion of program participants, local markets, and communities.

- **Enhance CVA programs** by including activities and trainings focused on digital literacy and capacity strengthening to encourage participation, collaboration, and access to quality technical support. Explore and consider working with private sector partners or financial institutions to facilitate these conversations.

- **Adapt and relax any strict conditions** around beneficiary enrolment, registration, and the opening of bank accounts, to better accommodate vulnerable community members towards digital inclusion.

- **Consider the budget** required for digital inclusion and ensure funds are available.

- **Document and share learning on digital CVA** to facilitate more transformative uses of digital technologies for delivering efficient and timely CVA.

- **Minimize risks of data mishandling** (or unauthorized data sharing / breach) by adhering to Oxfam’s Data Protection and Management policies and procedures.

THE HUMANITARIAN-DEVELOPMENT NEXUS AND DIGITAL RESPONSE

Using digital tools and technologies in CVA (be it through transfers or any other step of the CVA project cycle) includes building certain digital infrastructures, processes or at least the digitalization of beneficiary databases. Such pre-conditions enable opportunities for synergetic programming between humanitarian and development work, particularly across the areas of digital and financial inclusion.

For example, in Nepal, the existing partnership between Prabhu Management (a FSP) and Oxfam’s sustainable development program facilitated the rapid onboarding of the same FSP during the COVID-19 humanitarian response – using Prabhu Management’s local level co-operative agent network (that covered the relevant geographical area), digital transfer mechanisms were swiftly established.
CASE STUDY: OXFAM’S UNBLOCKED CASH PROJECT - BLOCKCHAIN-BASED DIGITAL CASH TRANSFER (2019)

Oxfam in Vanuatu piloted the use of Distributed Ledger Technology (DLT)* via the pilot of its Unblocked Cash Project (UBC**) in 2019, becoming an early adopter of this new system in humanitarian contexts. By 2020, working with over 370 local vendors, this blockchain-based voucher platform was scaled up to deliver e-vouchers to 6,000 COVID-19 affected households. The technology has now spread to additional pilot projects in Papua New Guinea, the Solomon Islands, Zimbabwe, Lebanon and Venezuela.

Working closely with the technology service provider Sempo, the payment app uses contactless cards (tap and pay) and smartphones issued to vendors; all transactions are hosted on a detailed live dashboard which is centrally monitored by Oxfam. Having a quick-deployment, user-friendly cash delivery system has demonstrated how advanced technology can be leveraged to convene partners with limited capacity and experience and enable learning through the automation of complex processes. The learning and skills have proved invaluable to the entire Oxfam Confederation.

* DLT, more commonly known as blockchain technology, is a protocol that enables the secure functioning of a decentralized digital database. Distributed networks eliminate the need for a central authority to keep check against manipulation.

** Unblocked Cash Project (UBC)
TOP TIPS:

- Consider the pros and cons of the available digital technologies along with cost benefit analysis while choosing the most appropriate platforms and processes.

- Be prepared to carefully plan the roll-out of chosen digital platforms with proper procedures, communication plans and coordination mechanisms in place. Pilots for digital technology programs can be conducted during peace times.

- Remember that digital technology is not a silver bullet. Successful deployment will depend on setting and following protocols for maximizing their potential to deliver quality and efficient CVA.

- Check the requirements of CVA recipients and participating vendors (Know Your Customer (KYC) requirements, or national identity cards) for the use of any digital payment mechanisms. Avoid restricting access to CVA assistance.

- Some digital technology may be infrastructure heavy. Make sure to fully understand the effectiveness and value for money of digital delivery mechanisms against the CVA objective, scale and project duration. For example, blockchain technology is unlikely to be the most effective delivery option for one-off transfers given the time required for set up.

- Ensure sufficient orientation and training is provided for recipients and associated stakeholders, to better enable access and use of the CVA digital systems.

- Given the substantial volume of personal data collected through CVA, use of any digital platforms should prioritize safe and responsible data protection and follow standard data rights principles.

- Digital technology partners are crucial stakeholders in the CVA program, and it is important to ensure their participation from the outset. Foster collaborative relationships with technology providers to develop and adapt technology suitable to the context and requirements of the CVA program.

- Consider the environmental implications of using certain technology solutions.
CAUTION

Although there are great benefits to digitalizing CVA programs, using technology is not devoid of risks!

- Decision making can be compromised where the use of digital platforms is prioritized over the actual benefits to those affected by crisis. Digitalization should always be people-centric and prioritize the needs of the community first.

- Complex user interfaces and payment processes may interfere with access to digital responses. Differences in literacy levels, access to information and digital tools (such as mobile phones and internet connectivity) must always be considered.

- Where digital platforms require internet connection, transactions may be affected by network interruptions or unreliability.

- Sufficient capacity of program staff, stakeholders, and CVA recipients to utilize different digital technologies cannot always be guaranteed.

- Fraudulent activities targeting recipients’ use of digital technology and platforms are high risk and require extensive trouble-shooting mechanisms / support teams.

- Digitalization triggers higher risks of data privacy breaches thus required utmost adherence to data rights and data sharing among all stakeholders.

All CVA programs should therefore incorporate a risk assessment matrix from the design phase onwards.

KEY RESOURCES AND GUIDANCE TOOLS:

- Unlocking Digital CVA: A Guide to Digital Options
- Oxfam’s Data Rights by Design
- Oxfam Biometric and Foundational Identity Policy
- Oxfam’s Responsible Data Policy
- GSMA Resources on Mobile for Development
- Mercy Corps. 2017. ‘Electronic Cash Transfers and Financial Inclusion - Building an Evidence Base’
- Oxfam’s Unblocked Cash Project
Climate and the Environment

Oxfam has recently committed to maximizing environmental sustainability and reducing carbon emissions and the environmental impact of our humanitarian programs. As part of this commitment, Oxfam has signed the Climate and Environment Charter for Humanitarian Organizations.

All humanitarian response modalities have the potential to impact the environment, and CVA as a market-based approach naturally triggers such implications due to the environmental conditions of local markets.

Oxfam’s aim is to prioritize CVA that integrates climate friendly considerations and environmentally aware approaches. The purpose of this section is to discuss the connection between environmental impacts and CVA programs.

CVA programs can affect the environment both directly and indirectly:

- **Direct Impact** - environmental impact through CVA design and delivery: this includes decisions from the implementing agency (in choosing the type of CVA modality, the use of digital technologies for CVA processes, or the choice of delivery mechanism). It also involves the decision on transfer value (the higher the transfer value, the greater the choice and thus opportunity to purchase required items) and frequency (one time access of CVA operational aspects such as use of transportation, chosen materials (NFC card versus paper vouchers) and choice of registration and distribution sites/location).

- **Indirect Impact** - environmental impact through recipient use and access to CVA: once the assistance reaches the intended recipients, its use (through purchasing goods or services) may generate waste. This will vary according to customer behavior, cultural norms, and which goods/services are available on the local market.

In both cases, CVA must consider the environmental impact of all goods and services available through the local markets. This can be done from the outset of the project cycle, while undertaking market assessments, community preference consultations, and monitoring.

How can CVA contribute to environmentally friendly programs?

- As CVA functions through using and supporting local markets, there is an opportunity to use CVA to shape the functioning of the local market to be more environmentally aware and sustainable. CVA interventions may provide practitioners with an opportunity to positively shape beneficiary behavior, orienting preferences towards sustainable, certified, and durable materials that “do no harm” to both the local environment as well as their lives and livelihoods.

- The environmental impacts of CVA programs are often closely linked to how CVA is used by its recipients. As such, it is difficult to control the impacts without infringing on the dignity and choice of CVA program participants. However, by adding complimentary approaches (such as community discussions on the environment or market trader training and support sessions), it is possible to ensure that CVA programming remains at the very least environmentally aware.

- The multisectoral approach of CVA creates a wider opportunity to reduce the environmental impact across multiple sectors through its transformational objective agenda.
Examples include:

- Identifying environmental degradation practices in the community (via the Nexus Environment Assessment Tool - NEAT+) and designing CVA programs (service vouchers) to incentivize environmentally friendly behaviors (such as adopting clean agro-forestry approaches rather than resorting to forest fire to clear land for agriculture).

- Conditionality approaches (such as CfW) can be used to provide technical support and protect, develop, and rehabilitate environmentally sustainable infrastructures and livelihoods.

View a comprehensive checklist of environmental considerations

TOP TIPS:

- Invest in awareness-raising and capacity strengthening of CVA practitioners and teams (Oxfam and partners, and other stakeholders) on environmental issues, impacts and opportunities related to CVA.

- Ensure the safe programming matrix used for CVA programs also incorporates environmental risks and issues.

- Ensure sufficient budget for introducing and implementing environmental lenses.

- Review all CVA processes and systematically include environmental considerations. This might include minimizing document printing, digitalizing processes, or consulting with communities on their awareness and knowledge to foster environmentally sensitive programs.

KEY RESOURCES AND GUIDANCE TOOLS:

- The Nexus Environmental Assessment Tool (NEAT+)

- The Environmental Impact of CVA, Study Report 2020 – Group URD

- Looking Through an Environmental Lens – Implications and Opportunities for Cash Transfer Programming in Humanitarian Response

- Community of Practice ‘CVA, Environment and Climate Change’
Anticipatory Action and Early Warning Early Action (EWEA)

Anticipatory actions can be defined as actions taken in response to a forecast or early warning, before an anticipated crisis has occurred, to reduce or mitigate the impacts of a disaster.

2.10 Anticipatory action requires having:

1. Pre-determined forecasts and triggers
2. Timely and planned early actions
3. Financing mechanisms
4. Delivery channels

These early actions might include working on disaster risk reduction activities with communities, protecting livelihoods against shocks or distributing cash and other supplies in response to a forecast trigger to support vulnerable populations to prepare themselves for an impending disaster. These are part of Oxfam’s approach to anticipatory action and represent part of a set of activities that organizations can implement in response to specific indicators of a crisis.

How can CVA play a role in anticipatory actions?

Anticipatory Finance (also known as Forecast-based Financing or FbF) combines pre-determined forecasts and triggers with financial technologies to provide pre-disaster cash payments. When a CVA program is established prior to a crisis or is already operational in contexts that are susceptible to reoccurring or protracted crises, it can be used as a platform to quickly deliver financial assistance, either in anticipation of a crisis (pre-crisis) or early on in a crisis.

Source: Adapted from Pichon (2019)
Establishing CVA as a tool to support anticipatory and early action activities means ensuring preparedness is in place. This involves:

- assessing the environment that enables pre-emptive responses or anticipatory/early action;
- including any partnerships that can facilitate such responses (such as FSPs and their capacity to operate before, during and after a response);
- establishing Disaster Risk Reduction (DRR) policies and programs that can support or adapt to anticipatory action;
- ensuring flexible funding is in place, so that it can be disbursed after impact-based triggers occur; and
- facilitating community engagement to ensure that communities are part of DRR efforts and are able to contribute their knowledge and experience.

**CASE STUDY: B-READY - BUILDING RESILIENT, ADAPTIVE AND DISASTER-READY COMMUNITIES (2021)**

B-READY is an anticipatory action approach, led by the consortium of Oxfam, Plan International and Global Parametrics to strategically invest in capacities, pre-empt the impacts of disasters using scientific early warning systems and pre-emptive cash grants, and strengthen safeguarding and protection in existing DRR programs and policies.

The approach has proved successful in improving dignity, decision-making and well-being of people supported with pre-emptive action. When cases of COVID-19 steadily increased in many communities, Oxfam in the Philippines and partner PDRRN utilized B-READY’s pre-emptive cash transfer approach to strengthen disaster preparedness of communities even within the context of the pandemic. People who received cash grants in February 2021, before Typhoon Auring hit the project area, were found to be prepared for the disaster by purchasing their necessary basic needs, pre-emptively evacuating to safer ground, and actively engaging in preparedness plans. The B-READY Project used electronic pre-paid cards to deliver humanitarian cash directly to households prior to a disaster.

For more, read the B-READY Pilot Case Study ➤
CASE STUDY: INTEGRATED FOOD SECURITY CLASSIFICATION (IPC) - A FOOD SECURITY/MALNUTRITION AND EARLY WARNING INFORMATION TOOL

IPC is a classification and analytical tool used by food security agencies (including governments) to measure the severity and magnitude of acute and chronic food insecurity and malnutrition in a country, providing decision-makers with a rigorous, evidence- and consensus-based analysis to inform funding, programming, and policy. Oxfam is a global partner of IPC.

All too often, adequate funding and attention for food crises lags behind the needs - until the situation becomes dire, and the specter of famine is raised. Instead, donors and food security agencies can use IPC and CH* analyses to support anticipatory action.

*In West Africa, a harmonized initiative is called the Cadre Harmonisé (CH). It is managed by CILSS, in partnership with Oxfam and others.

KEY RESOURCES AND GUIDANCE TOOLS:

- Anticipation Hub. Learning Resources on Anticipatory Action.
- Organizational Cash Readiness Tool
- B-READY
- African Risk Capacity Replica Pay-Out – Senegal: Transforming Climate Risk Management Across Sub-Saharan Africa
CHAPTER 3

CVA as a Sector and Multi-Sector Tool within Oxfam
CVA AS A SECTOR AND MULTI-SECTOR TOOL WITHIN OXFAM

Oxfam’s humanitarian teams have adopted CVA to achieve diverse sectoral and multi-sectoral outcomes, including covering emergency needs for food, shelter, protection, water and hygiene items, for promoting hygiene behaviors, and improving livelihoods. CVA has also been proven and used as a cross-sectoral tool to address basic needs and negative coping strategies.

This section details CVA approaches across Oxfam’s technical sectors, WASH, Protection, Food Security, and Livelihoods. This section also provides an overview of CVA as a multi-sectoral tool, including MPCA.

CVA as a Multi-Sectoral Tool

Crisis affected people have multiple needs which do not fit neatly within the technical sectoral boundaries into which humanitarian aid is organized. To meet multi-sectoral needs in an effective, efficient, and timely manner, a response modality that allows various technical sectors to respond collaboratively, in a holistic manner, is required – something CVA programming is well positioned to achieve.

MPCA is a common type of multi-sectoral CVA programming that is most people centric by design.

WHAT IS MPCA?

MPCA involves unrestricted cash transfers that people affected by crises can use to cover their basic needs, thereby minimizing any negative coping strategies they have resorted to.

By its nature, MPCA is the assistance modality that offers people the maximum degree of choice, flexibility, and dignity and includes transfers (either periodic or one-off) corresponding to the amount of money required to cover, fully or partially, a household’s basic and/or recovery needs.

MPCA transfer values are often indexed to expenditure gaps based on a Minimum Expenditure Basket (MEB)*, or other monetized calculation of the amount required to cover basic needs. The concept of MPCA may also be referred to as multipurpose cash grants (MPG) or multipurpose cash transfers (MPC).

There are many tools that exist to support collaboration and delivery of MPCA.

*MEB is a tool used by CVA actors to support the calculation of the transfer amount of a multi-purpose/multi-sectoral cash grant, contribute to better vulnerability analysis and monitoring, and improve collaboration.

Multi-sectoral CVA covers all CVA programs that are designed to meet the needs of two or more sectors and also includes other forms of CVA programming aside from MPCA.
Why implement a multi-sectoral CVA approach?

- A multi-sector approach in delivering CVA can lead to more harmonized interventions while avoiding duplication of efforts and helping to foster complementarities between sectors.

- Coordination of sectoral objectives can be done in the design phase by managing sector specific definitions while defining eligibility and transfer value, introducing restrictions, establishing monitoring indicators, etc.

- Multi-sector approaches also offer advantages in cost-effectiveness (fewer separate transfers of assistance) and communication with communities (less complicated to explain).

- Most importantly, it is useful in aligning assistance according to beneficiary preference, providing greater flexibility and choice to recipients and enabling them to decide what to prioritize rather than just one sectoral objective.

<table>
<thead>
<tr>
<th>Objective</th>
<th>SECTORAL</th>
<th>MULTI-SECTORAL CVA</th>
<th>MPCA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Objective</td>
<td>Specific sectoral objective such as Food Security, WASH, Protection</td>
<td>May have two or more sectoral objectives</td>
<td>To cover household’s basic and/or recovery needs</td>
</tr>
<tr>
<td>Restriction</td>
<td>Can be restricted or unrestricted</td>
<td>Can be restricted or unrestricted</td>
<td>No Restriction</td>
</tr>
<tr>
<td>Conditionality</td>
<td>Can be both conditional or unconditional</td>
<td>Can be both conditional or unconditional</td>
<td>Unconditional</td>
</tr>
<tr>
<td>Compatible CVA Modality</td>
<td>Cash and vouchers</td>
<td>Cash or vouchers</td>
<td>Cash</td>
</tr>
<tr>
<td>Collaboration</td>
<td>Sectoral</td>
<td>Multi-sectoral</td>
<td>Multipurpose basic needs beyond sectors</td>
</tr>
</tbody>
</table>

**CASE STUDY: SYRIA’S MPCA PROJECT (2021)**

While responding to the protracted crisis in Syria (2021), MPCA of 200,000 SYP (about 80 USD) was provided to 1,006 households in Aleppo via a FSP.

Monitoring reports show that all recipients were satisfied with the MPCA project as they were able to utilize the cash assistance to meet their preferred needs with much flexibility. They reported purchasing items ranging from food (52 %), medicines and health related expenses (16.7%), and even using 10% of the cash to re-pay their dept. Other expenses included payment for rent, transportation, women’s health and hygiene supplies, home rehabilitation and some set aside for savings.
TOP TIPS:

- Where feasible, advocate for and implement unconditional MPCA as a go-to response.
- Ensure coordination and engagement between multi-sectoral colleagues and business support units across all stages of the CVA program cycle, focusing on addressing beneficiary needs collectively.
- Use multi-sectoral assessment tools to guide the needs, objectives and design of the multi-sectoral CVA, along with MEAL frameworks and impact indicators.
- Consider aligning the transfer value of MPCA with the MEB in coordination with Cash Working Groups, Basic Assistance Working Groups, Protection, or inter-cluster/sector coordination. See example from Iraq CWG, where Survival Minimum Expenditure Basket (SMEB) value is used as a reference to calculate the foundation of the transfer value.
- Alongside other sectoral needs, consult with crisis-affected people and Protection colleagues on specific protection needs and positive coping strategies that should be included in the MEB or as a one-off need (such as including the cost of accessing legal documents or birth certificates).
- Look for complimentary opportunities while designing multi-sectoral CVA. For instance, a WASH training program for Nepal’s earthquake affected population included the provision of cash to participating trainees. This allowed trainees to fulfil their household food needs while simultaneously strengthening their capacity to build WASH structures in the community.

KEY RESOURCES AND GUIDANCE TOOLS:

- Operational Guidance and Toolkit for Multipurpose Cash Grants, 2015
- Standard Operating Procedures for Multipurpose Cash Grants
- Minimum Expenditure Basket Decision Making Tools, 2018
- Multipurpose Cash Outcome Indicators
- CALP’s page on Multipurpose Cash Assistance
- Multipurpose Cash and Sectoral Outcomes: A Review of Evidence and Learning (Harvey and Pavanello)
3.2 CVA and WASH

Humanitarian WASH interventions seek to achieve a reduction in WASH-related morbidity and mortality among people affected by crisis. These public health outcomes, often complemented by other outcomes, are achieved through a broad range of interventions in the WASH sector. Within Oxfam humanitarian programs, these include public health engineering (PHE) and public health promotion (PHP) areas of work. Staff across both areas work together to achieve WASH outcomes.

How can CVA contribute to WASH programs?

Humanitarian WASH programs increasingly use CVA and other MBP approaches to better enable access to WASH goods and services.

- Markets are central to WASH activities and WASH responses depend on markets, either directly or indirectly.
- WASH markets are a first responder in cases of crisis or disaster, with active market systems providing access to essential items (such as hygiene items or water).
- In line with the safe programming approach, WASH programs recognize the potential harm to markets that may occur when parallel markets are established for service delivery. CVA addresses this by using existing local markets to support WASH responses.
- Market assessments required for CVA lead to more market-aware WASH responses and identify opportunities to address weaknesses in market systems which can be addressed through other WASH interventions, such as training.

How to implement CVA for WASH:

Implementing CVA for WASH follows the steps of the CVA project cycle, as described in Chapter 5.

For further detailed guidance, see MBP in WASH Technical Guidance.

Types of CVA for WASH

CVA for WASH has been documented extensively in an evidence building study by the Global WASH Cluster, and may include any of the following:

- Vouchers for water from vendors or from water kiosks
- Vouchers for household water treatment products
- Vouchers for pipes and water supply materials to repair household plumbing
- Unrestricted cash for water
- Vouchers for latrine construction
- Vouchers for desludging services
- Conditional and unconditional cash for latrine construction
Cash and vouchers for menstrual health and hygiene (MHH) products

- Vouchers for hygiene items
- Multi-sectoral vouchers that include use for WASH specific items, such as hygiene products.

MPCA IN WASH PROGRAMMING

The evidence building study found the following uses of MPCA in WASH programming:

- **Water:** MPCA can be used by households to purchase water outside the home (water points, vendors, water trucking), to pay for piped water supply in the home (utility bills) or to potentially purchase household water treatment (although no documented practice of this was identified).

  - **Country Example:** the MEB for MPCA in Uganda and Iraq includes costs for accessing water following different water sources that the population are using.

- **Sanitation:** MPCA can be used to cover regular sanitation costs (such as desludging for households using on-site sanitation systems), paying for sanitation utility bills (when connected to sewage networks), or contributing to irregular or ad-hoc costs such as latrine rehabilitation or construction.

  - **Country Example:** in Lebanon, desludging costs were added to the MEB after it was identified as a key need.

- **Hygiene:** MPCA is an appropriate modality to enable affected populations to access hygiene items. A regular and predictable expense, hygiene markets are typically resilient in times of crisis, and most families will purchase basic hygiene items such as soap or water containers.

  - **Country Example:** in Jordan, and many other countries, hygiene item costs are included in the MEB.

In MPCA interventions, WASH expenditures can be included when developing the MEB. This is described in detail at [Annex 9 of the MBP in WASH Technical Guidance](#).

CASE STUDY: EVIDENCE FROM THE GLOBAL WASH CLUSTER

[Global WASH Cluster Evidence Study Library](#)
TOP TIPS:

- Market assessments should be based on and complement multi-sector assessments, WASH assessments, and other assessments, all of which are used in situational analysis for CVA.

- WASH programs can combine CVA and non-market-based modalities to achieve humanitarian outcomes. For example, CVA for hygiene products may be complemented by activities to trigger behavior change for handwashing and build the demand for hygiene products.

- CVA intended for purchase of water or household water treatment is more likely to be effective in contexts where the affected population is accustomed to paying for this.

- The amount of cash transferred (or the value of vouchers provided) to recipients should be based on the costs of goods/services necessary to meet the program’s WASH objectives and the need determined through market and needs assessment.

- Attaching conditions to CVA is useful for certain WASH interventions. There are specific considerations for CVA for WASH, especially for hardware construction which is typically a one-off activity. In this case, the total construction costs (including materials, labor, and transportation costs) should be determined. Given the one-off nature of WASH hardware construction, and the associated costs, it is important to consider the timing and structure of CVA transfers. CVA can be delivered in tranches, based on conditionalities, such as construction progress achieved according to quality standards. This requires a significant monitoring component from the implementing agency.

- Monitoring is a key consideration in CVA for WASH, where quality standards are paramount. This requires engagement from WASH technical teams, business support teams, and CVA specialists.

- Procurement requires following CVA standards (for example, vendor selection requires following CVA vendor selection criteria and prior market assessment). This involves collaboration between WASH, CVA, and procurement teams.

KEY RESOURCES AND GUIDANCE TOOLS:

- MBP in WASH: Technical Guidance for Humanitarian Practitioners
- Oxfam Briefing Notes on MBP in Emergencies
**CVA and Protection**

As per other sectors, recent years have seen a steady rise in the use of CVA for achieving protection outcomes. CVA is particularly useful where a lack of financial resources is identified as a barrier for people to access emergency and protection services, but it is worth noting that CVA is most efficient when addressing acute needs that can be resolved by a single payment than when recurring transfers are needed to address a chronic situation. More recently, CVA has also been used as a tool to support the effective functioning of Community-Based Protection Groups (CBPG) through ‘group cash transfers’[16].

For Oxfam, CVA can be used in protection programs to support various overarching objectives, by reducing vulnerability to protection threats or helping people to cope with the consequences of violence and abuse.

- CVA can facilitate access to specific humanitarian goods and services to help make people safer (such as solar lights or fuel-efficient stoves).
- CVA programs can facilitate safe, timely and confidential access to emergency and protection services (including survivors of violence, exploitation and abuse).
- CVA programs can provide crisis affected individuals or groups the flexibility to choose discreet delivery mechanisms, enabling them to access assistance with greater dignity and personal security where required.
- Oxfam also recognizes MPCA as a means to empower grant recipients to buy necessary items that increase safety and dignity and minimize exposure to protection risks. Such MPCA requires a collaborative approach, working jointly with other technical sectors in designing the transfer value, delivery, and monitoring of MPCA. See [Section 3.1 (CVA as a Multi-Sectoral Tool)](#) for further detail.

Most protection issues are complex and multi-layered, consisting of a range of moving parts and activities that, when strategically combined, achieve a protection outcome. As such, CVA alone may not be an adequate response to a protection threat; it must always be used within a wider protection program that includes other actions. [Oxfam’s Framework for Facilitating Access to Emergency and Protection Services](#) outlines such actions.

**CASE STUDY: EMERGENCY CASH ASSISTANCE IN LEBANON (2018)**

Oxfam in Lebanon has successfully used Emergency Cash Assistance to facilitate access to services and/or to complement services already being provided to help address, mitigate, or prevent protection risks. For instance, such assistance has been provided to complement GBV and Child Protection case management processes and has been used to facilitate access to safe shelters, legal services, relocation for survivors, and to address risks associated with child labor. Such activities have been combined with additional support (such as referrals to longer term cash or transportation services) where appropriate, depending on individual case assessments.
Protection Analysis – an entry point for understanding the feasibility of CVA in protection programming: A protection analysis is an ongoing gender-sensitive process that forms the backbone of every protection intervention, identifying core threats and risks to the ability of an individual or group in accessing emergency and protection services. Where a lack of financial resources is identified by the protection analysis, this then also provides an entry point for using CVA in protection programming (supplemented by a CVA appropriateness and feasibility analysis, and a risk assessment).

Example: When a protection analysis identifies the inability to cover transportation fees to a relevant government institution as a core reason behind risk of statelessness, a carefully designed one-off cash transfer, covering the registration fees and trips to the government institution, can be a possible response.

TOP TIPS:

- All protection programs must follow a Safe Programming approach to ensure they do not cause inadvertent harm to people, or any of the principles, standards and norms that underpin humanitarian work.

- A market assessment and analysis must be undertaken before designing any protection project, whether or not a CVA modality is deployed.

- When using CVA to facilitate safe and timely access to protection and emergency services, the inter-agency referral system should be functioning effectively and have adequate case management capacity.

- Follow Oxfam policies and procedures for data protection and data rights.

- Addressing chronic or recurring needs should be considered under MPCA as a multi-sectoral approach, rather than within protection programming alone.

- Due to the vulnerability of CVA recipients (including those having sensitive identity), targeting and registration processes for protection programs may require special design considerations to ensure dignity, safety, and confidentiality throughout.

- Understand that, unlike criteria-based beneficiary targeting in most CVA interventions, beneficiary targeting for protection programs occurs through protection monitoring and internal referrals from Oxfam and partner staff (and other referral systems) and is an ongoing process where only a small number of recipients may be identified at any given time.

- To achieve protection outcomes, process and outcome monitoring of the interventions should be prioritized – for protection, this will include specific monitoring activities aimed at identifying violations of rights and protection risks.

- CVA protection programs are likely to require greater time and resources than other sectoral or multi-sectoral CVA programs, as payment schedules and cash requisitions are complicated by multiple individual transfers and the use of digital systems.
CVA and Food Security

Food is often the largest expense for vulnerable households. When households are targeted based on socio-economic vulnerability and receive cash, particularly unrestricted forms such as MPCA, most of the transfer is spent on food as a critical need for survival.

CVA has been used in the food security sector since the 1990s and is where it has been most utilized as a modality. As such, there is a significant body of experience and evidence in the use of CVA to meet food security objectives. Food security is also the sector with the largest body of evidence for the contribution of MPCA to meeting sectoral outcomes.

Oxfam’s Food Security responses follow a market-based approach – at a minimum, interventions must be based on an understanding of markets and consider market support as a response option where relevant and feasible.

Oxfam’s Food Security responses always use a cash-first approach. Where assessments and analysis show that CVA is an appropriate modality for meeting food needs, then it should be used rather than in-kind assistance.

How can CVA contribute to food security programming?

All four pillars of food security can be impacted by CVA modalities, but good program design is required to achieve the intended outcomes. Across the food security sector, CVA can be used as follows:

- To increase access to food by increasing the purchasing power of households who need immediate food assistance.

- To increase the availability of food, such as through support to food traders to address market blockages (transportation or storage costs), or by supporting food producers to increase production.

- To affect use of food in households, for example by providing vouchers for nutrient dense items like fresh foods or foods that meet the needs of specific groups (young children, or pregnant and lactating women).

- To increase stability of food security, but largely through means such as social protection systems, support to livelihoods, or market interventions – otherwise, there may not be any lasting impact to food security beyond the duration of assistance.
To meet food security needs through a sector-specific transfer or as part of a MPCA.

To support food market functionality and trader confidence by increasing purchasing power, and therefore demand for food, through transfers to households.

To enable debt repayments, and therefore also the ability to access credit (or mutual support for food or livelihoods materials) in the future. Poor households may have gone into debt while acquiring food prior to the start of humanitarian food assistance – facilitating debt repayments is a key benefit of CVA according to feedback from affected populations.

**TOP TIPS:**

- FES assessments (including market assessment, gender analysis, and response analysis) are required to determine the most appropriate modality (CVA, in-kind, mixed, or other) and program design.

- The cost and contents of the food basket or MEB should be established through coordination with other actors such as the country Food Security Cluster, Cash Working Group, and/or World Food Programme (WFP).

- Oxfam must monitor and report on food security outcomes (not merely outputs) when using CVA (including MPCA) to meet food needs. This is to ensure that transfers have the intended impact on food security.

- Severe food crises, especially those with populations in IPC1 Phases 4 and 5, are complex contexts often marked by disruptions to market functionality and multiple shocks.

- Ongoing market monitoring and flexibility to adapt modalities will help a program to change from in-kind to CVA or vice versa if the context changes.

- Rising food prices can have serious implications on the success of a food assistance intervention that uses CVA. While food prices should always be monitored, special consideration should be given to monitoring and adapting programs to potential changes in food prices, and inflation.

- Currency depreciation should be considered in the design of food assistance programs in contexts with a higher risk of economic volatility. See Section 6.6 (Inflation and Currency Depreciation) for more information.

- The implementation of all food assistance programs, regardless of modality, can create high risks of GBV and other protection concerns. A safe programming approach is essential for understanding, mitigating, and monitoring those risks.

**CASE STUDY: OXFAM’S FRESH FOOD VOUCHER PROGRAM (2018 – 2019)**

Rohingya refugee response in Cox’s Bazar, Bangladesh, January 2018 – September 2019
KEY RESOURCES AND GUIDANCE TOOLS:

- Oxfam FES Program Quality Standards
- Examples and Good Practices on the Use of MPCA in the Food Security Sector
- Cash and Voucher Manual [WFP]
- Evidence and Guidance Note on the Use of Cash and Voucher Assistance for Nutrition Outcomes in Emergencies
- Food Security Cluster Coordinator Cash Transfers Briefing Package

3.5 CVA and Livelihoods

CVA can be used to protect, start, or restart livelihoods activities in emergencies, or in the development of sustainable and resilient livelihoods, including:

- Starting or investing in a small business.
- Purchasing agriculture and livestock inputs.
- Accessing available services like transportation, extension, or destocking.
- Supporting larger traders to improve market functionality.
- Replacing or repairing lost or damaged assets (such as boats, agricultural tools, or storage facilities).
- Repaying debts.

How can CVA contribute to livelihoods programming?

- It can be used to meet livelihoods needs through a sector-specific transfer or as part of MPCA.
- It can help to protect assets and reduce negative coping strategies such as distress sales of livestock or child labor.
- It can have important multiplier effects on the local economy, providing broader benefits for livelihoods.
- It can improve food access through increased income and can boost the availability of food through increased food production.
- It can be designed in a way that impacts food utilization and nutrition, such as vouchers for specific seed types or for livestock for milk.
- Within the sustainable livelihoods framework that Oxfam uses, CVA primarily increases financial capital. It can be combined with different activities to support other types of capital (physical, natural, or human), through activities like business training or soil conservation work.

CVA alone will not address policy constraints or legal issues that often affect livelihoods, right to work, or service availability.
There is evidence of positive impacts of MPCA on livelihoods. However, MPCA is usually designed to cover basic needs and may not include livelihoods expenditures in the MEB. Additionally, evidence from Harvey and Pavanello shows that cash is often used according to a hierarchy of needs, with immediate needs addressed first and other needs, including investment in livelihoods, later.

In many contexts, a high percentage of people depend on formal or informal labor as a primary source of income, to meet basic needs, and/or utilize labor within their own livelihoods activities. A labor market analysis can be conducted to understand the constraints, capabilities, and opportunities within a labor market system, thus providing a more thorough understanding than standard market analyses. See relevant labor market analysis guidance in the resources listed below to design and carry out a successful analysis.

From the design phase, ensure that the impact of CVA on livelihoods outcomes is coupled with additional measures (such as technical training). As there may not always be sufficient knowledge and skills to enable households to develop or build on activities, it may require a combination of cash and in-kind assistance as well as market and value chain support.

Undertake routine risk assessments and establish mitigation and monitoring measures, as well as clear selection criteria, to ensure transparency in the receipt and use of CVA in supporting livelihoods. Grants and vouchers for livelihoods support are often of a considerable amount and can introduce the risk of exploitation, GBV, and other protection concerns.

Targeting for livelihoods programs may not overlap with targeting criteria for MPCA, where the latter is usually determined by household vulnerability, while the former should at least in part be informed by the household capacity to engage in livelihoods activities. Moreover, "when MPCA is calculated around a MEB, then (by implication) any substantial investment in livelihoods is highly unlikely" Harvey et al.*

Livelihoods enhancement can require experience (such as understanding labor markets or expertise in developing business plans) that is not traditionally associated with humanitarian work, thus providing opportunities for sustainable development teams to offer support.

In some contexts, there is evidence of reports or rumors among refugees that taking work opportunities could lead to losing cash/MPCA entitlements, which may act as a deterrent to employment or livelihoods. This should be addressed through clear communication with displaced people.

*Multi-Purpose Cash and Sectoral Outcomes: a Review of Evidence and Learning (Harvey and Pavanello)
CASE STUDY: LIVELIHOODS GRANTS IN NEPAL (2015)

After the Nepal earthquake in 2015, Oxfam sought to develop income-generating activities for a community user group by providing a livelihoods grant ranging between 8,000 to 40,000 NPR (66 to 330 USD) and a 5 day training course in business planning. This CVA activity was planned and implemented jointly between the humanitarian team and the sustainable development team of Oxfam in Nepal. All Cash Grant recipients were requested to provide a grant expenditure plan and receipts of purchases to ensure the amount had been used for the intended purpose and period. In most cases, Cash Grants were accompanied by relevant skill enhancement trainings for effective grant use and sustainability.

CASE STUDY: CASH FOR WORK FOR WOMEN (ZA’ATARI REFUGEE CAMP, 2018)

How Syrian refugee women are finding their own way to join the Jordanian economy

KEY RESOURCES AND GUIDANCE TOOLS:

- The Use of Cash Transfer in Livestock Emergencies and their Incorporation into Livestock Emergency Guidelines and Standards (LEGS)
- Cash-Based Transfers: Increasing the Resilience of Agricultural Livelihoods (FAO)
- Labor and Market Assessment Guidance and Tip Sheets (Mercy Corps)
- Labour Market Analysis Guidance for Food Security Analysis and Decision-Making (WFP)
- Minimum Economic Recovery Standards (SEEP)
- FAO’s Approach to Cash+ (FAO)
- Labour Market Analysis In Humanitarian Contexts: A Practitioner’s Guide (Mercy Corps, Save the Children, and IRC)
CVA IN PRACTICE
ADVOCATING FOR CVA

The increased use of CVA as a humanitarian response modality and all resulting adaptations to programs have challenged traditional response systems, both at local and global level.

To address this, Oxfam and partners should consider advocacy - both internally for organizational objectives and externally for wider influencing – in order to meet CVA program and strategic objectives.

Two key types of advocacy may take place and will depend on whether the objective is to encourage efficient CVA within a response, or whether there is a need to adapt to specific themes that a CVA program has identified.

1. SUPPORTING THE UPTAKE OF CVA / ENCOURAGING CHANGES TO CVA PROGRAMS

**Examples:**

- Advocacy to government and local stakeholders to accept and support the use of CVA in responses
- Advocacy to the humanitarian country team and other response leads for greater use of MPCA

**Country Example 1: Government Advocacy**

In 2020, in addition to targeted advocacy and awareness raising on CVA with the local government, Oxfam in Nepal (as an active member of the Association of International NGOs in Nepal) sent a letter to the Ministry of Finance requesting a policy framework for allowing CVA for COVID-19 affected communities.

CVA was put forward as a response tool to provide flexibility and dignity to the affected households, and minimize the risk of spreading COVID-19 infections by using remote and contactless CVA delivery mechanisms.

Although MPCA and sectoral cash assistance remains under discussion, the government did show flexibility in the use of multipurpose electronic vouchers and small cash programs as a result of the advocacy efforts.

**Country Example 2: Humanitarian Country Team Advocacy on MPCA**

In 2015, Oxfam and other CVA actors in Iraq worked with the Iraq Cash Consortium, the inter-cluster coordination group and the Humanitarian Coordinator to create a separate chapter for MPCA, alongside sector specific response plans, within the annual Humanitarian Response Plan (HRP).

This was the first time MPCA was included as a cross-cutting and stand-alone section within an HRP, contributing to the wider uptake of MPCA within the Iraq response.
2. FACILITATING CHANGES TO THE HUMANITARIAN SYSTEM IN RESPONSE TO ISSUES IDENTIFIED BY CVA PROGRAMS

Examples:

- Advocacy to the UN Inter-Agency Standing Committee for better systems for cash coordination
- Advocacy to social protection actors for the integration of CVA and social protection systems
- Advocacy to private sector partners, such as FSPs, to improve standards on data rights and data protection

Country Example 1: Cash Coordination

Oxfam has been working with the Collaborative Cash Delivery Network to advocate for reforms to cash coordination, resulting in the 2022 Inter-Agency Standing Committee formal outcomes and agreements on cash coordination.

Country Example 2: Social Protection

As part of the response to the socio-economic crisis created by COVID-19, Oxfam in Kenya found that less than 10% of people who met vulnerability criteria had access to government safety net programs, especially those living in informal settlements or working in informal sectors. In response, Oxfam and partners (in collaboration with the Kenyan government’s flagship social assistance program – Inua Jamii) worked together on unconditional MPCA and advocated for stronger linkages between humanitarian cash and formal social protection systems in the response.

Considering CVA advocacy as part of project planning and design can help teams to reach their advocacy objectives early on and address any barriers or challenges that may be faced.

Steps to initiating a CVA Advocacy Plan:

1. **Context:** Summarize the context and outline the need for advocacy around CVA.
2. **Advocacy Goal:** Include a simple statement summarizing what you are trying to achieve through advocacy.
3. **Advocacy Strategy:** Provide a brief overview of how you will achieve this goal.
4. **Objective(s):** Break down your strategy into specific objectives.
5. **Justification:** Clarify and explain why advocacy and the stated objective(s) are relevant for your program.
6. **Targets:** Clarify the primary target audiences.
7. **Messages:** Develop key messages to transmit in order to achieve your objective.
8. **Strategies:** Consider mapping out how you will communicate your messages to your target audiences.
9. **Opportunities and Resources:** Consider who can help you disseminate these messages or influence your targets and opportunities (e.g. meetings, events) to communicate your messages in a powerful way.
10. **Budget and Resources:** Determine and plan for resources needed to deliver on the advocacy objective(s).

11. **Activities:** Map out and plan which activities will be required to support your advocacy strategy.

12. **Supporting Materials:** Determine which materials and products might be needed to reach your objective.

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**TOP TIPS:**

- Work with national coordination groups and networks (such as national Cash Working Groups) to align key messages around advocating for CVA as a safer modality than in-kind.

- Identify specific issues that are raised in relation to cash and use evidence to address these concerns, differentiating between government policy and government preferences and/or norms.

- Promote environmentally sensitive CVA programs by raising awareness of environmental impacts.

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For further guidance on key advocacy messages to encourage the uptake of effective CVA programming, see Annex 4.

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**KEY RESOURCES AND GUIDANCE TOOLS:**

- Example of a Cash Advocacy Paper
- WFP Guidance for Advocating for CVA in Response to COVID-19
- GSMA Guidance or CVA Advocacy
- Preparedness and CVA Advocacy
CHAPTER 5

CVA Project Cycle:
Standard Operating Procedures
Overview

This chapter contains SOPs that are aligned with Oxfam’s project cycle in emergency response and early recovery settings. Although the SOPs cover the project cycle across multiple sectors and emergency contexts, they may not address all potential situations or programmatic responses in highly contextual settings. As such, certain steps may need to be adapted accordingly. Designed around the project cycle, this chapter is divided into three main sections – preparedness, analysis and program design, and implementation – each of which is further broken down into sub-sections.

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<td>5.5.5 Managing and Reconciling Distributions</td>
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<td>5.6 Monitoring and Evaluation</td>
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<td>5.6.2 Evaluation</td>
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</table>
PROJECT CYCLE NOTES

- The sections outlined above have been presented sequentially but certain activities may be undertaken simultaneously, depending on the activity type, the crisis itself, external contexts and environment, and human resources.

- Some activities must be undertaken on an ongoing basis (monitoring and coordination for example) or may need to be repeated at certain stages of a response (validation of targeting for example).

- When designing and planning CVA programs, proposal writing is often essential. See Annex 12 for tips on drafting proposals.

KEY RESOURCES AND GUIDANCE TOOLS:

- The Cash Learning Partnership (CALP) Programme Quality Toolbox
- The Red Cross Cash in Emergencies (CiE) Toolkit
- The Sphere Standards
- Guidance in promoting Gender Equality in CVA
- Cash & Voucher Assistance and Gender Based Violence Compendium
Preparedness

This section provides guidance on key preparedness actions in relation to EWEA (see Section 2.10), organizational preparedness, and programmatic preparedness. EWEA is a system by which to measure early warning indicators that trigger anticipatory (pre-crisis) and early actions to reduce the impact of a disaster or crisis. For EWEA and anticipatory actions to be effective, both organizational and programmatic preparedness must be in place.

ORGANIZATIONAL PREPAREDNESS + PROGRAMMATIC PREPAREDNESS = CAPACITY TO DELIVERY CVA AS EWEA ACTIVITIES

Detailed actions that can be undertaken either as part of preparedness or during the planning and implementation stages of the project cycle are covered later in the SOPs. These have been signposted accordingly. View the actions’ list.

All country/regional offices should ensure that Oxfam and where possible, partners, are well prepared to implement CVA responses to ensure effective humanitarian interventions. However, in some contexts, where unforeseen rapid onset crises occur or where Oxfam does not have a country office (or robust partnerships), there may be limited opportunities for preparedness.

Key steps:

1. Undertake an organizational capacity assessment to assess CVA capacity gaps and strengthen capacity. Use Oxfam’s Tool for Capacity Assessment for CVA.

2. Scope needs and identify potential CVA partners based on Oxfam’s partnership principles and commitments.

3. Draft partnership agreements that reflect partnership principles and clarify roles and responsibilities, reporting mechanisms, communication, decision-making, collaboration, and whistleblowing.

4. Draw up framework agreements with potential partners and service providers (financial and technological) which can be triggered when needed.

5. Conduct a feasibility, risk, and gender analysis for potential CVA.

6. Undertake pre-crisis market mapping and assessment.

7. Map CVA stakeholders and initiate advocacy in relation to CVA.

8. Assess the potential for linking humanitarian CVA responses to government social safety net systems.

9. Include CVA as a response option in the Country Preparedness Plan to allow potential for inclusion in response plans when a crisis occurs.
As mentioned above, CVA preparedness consists of the following three components:

<table>
<thead>
<tr>
<th>CVA EWEA</th>
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</table>
| Ensuring capacity (both organizational and programmatic) to deliver CVA is established pre-crisis with the ability to scale up if needed and can be used pre-emptively to respond to expected crisis (anticipatory action) or quickly following a crisis (early action).
| Mapping social protection systems as part of early action helps to identify and build linkages between CVA and social protection. |

<table>
<thead>
<tr>
<th>ORGANIZATIONAL PREPAREDNESS FOR CVA</th>
</tr>
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<tbody>
<tr>
<td>Ensuring Oxfam and partners’ organizational capacity for CVA and filling capacity gaps where needed.</td>
</tr>
<tr>
<td><strong>Mapping and engaging with local actors.</strong></td>
</tr>
<tr>
<td>A key element of stakeholder engagement involves investigating the potential for linking humanitarian CVA with government-led social protection systems. This is commented upon under the <a href="#">Section 5.7 (Exit Strategy)</a>.</td>
</tr>
</tbody>
</table>

For a full checklist for assessing organizational preparedness, see page 68.

<table>
<thead>
<tr>
<th>PROGRAMMATIC PREPAREDNESS FOR CVA</th>
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<tbody>
<tr>
<td>This involves several actions including pre-disaster assessments (which are undertaken or put in place before the crisis) to establish a baseline and understanding of markets, service provider capacity and preference, feasibility and appropriateness of CVA for affected communities.</td>
</tr>
<tr>
<td>It may also include risk assessments to understand contextual risks and mitigation measures.</td>
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</tbody>
</table>

For a list of key actions relating to programmatic preparedness, see the table at page 69.
**Organizational preparedness** consists of undertaking an organizational capacity assessment that follows the below process:

<table>
<thead>
<tr>
<th>Checklist</th>
<th>Description</th>
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<tbody>
<tr>
<td>☐</td>
<td>Country Office leadership understand and support CVA.</td>
</tr>
<tr>
<td>☐</td>
<td>Human and financial resources to support CVA planning and implementation are in place.</td>
</tr>
<tr>
<td>☐</td>
<td>Oxfam internal systems and policies (program, logistics, finance, administration, MEAL, AAP) to support CVA are in place.</td>
</tr>
<tr>
<td>☐</td>
<td>Country level SOPs have been developed (using these global SOPs as a guide).</td>
</tr>
<tr>
<td>☐</td>
<td>Understand the status of infrastructure, equipment, and technology to use and scale up CVA. See <a href="#">Section 2.8 (Digital CVA Responses)</a>.</td>
</tr>
<tr>
<td>☐</td>
<td>Knowledge management systems to capture learning which can be fed back into CVA preparedness and response actions have been established.</td>
</tr>
<tr>
<td>☐</td>
<td>There is ongoing engagement and coordination with other stakeholders.</td>
</tr>
<tr>
<td>☐</td>
<td>A partner capacity assessment has been undertaken. See <a href="#">Section 5.5.1 (Working in Partnership)</a>.</td>
</tr>
<tr>
<td>☐</td>
<td>Strengthen capacity of CVA practitioners (Oxfam and partners) in awareness and understanding environmental impacts and opportunity in humanitarian and CVA programming.</td>
</tr>
</tbody>
</table>
| ☐ | Oxfam and Partner Staff have received basic CVA training, including:  
  1. [Cash & Voucher Assistance – The Fundamentals](#)  
  2. [Introduction to Market Analysis](#) |

*Note that organizational preparedness is not covered elsewhere in these SOPs.*
### Programmatic preparedness actions

Programmatic preparedness actions are fully elaborated on in the situation and response analysis, program design, and implementation sections. The following table highlights key programmatic preparedness actions only (and links to the corresponding detailed sections):

<table>
<thead>
<tr>
<th>ACTIONS</th>
<th>SECTION</th>
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<tbody>
<tr>
<td>Baseline assessment undertaken</td>
<td>5.2</td>
</tr>
<tr>
<td>Market assessment undertaken</td>
<td>5.3.2</td>
</tr>
<tr>
<td></td>
<td>5.4.1</td>
</tr>
<tr>
<td>Vulnerability analysis undertaken</td>
<td>5.4.2</td>
</tr>
<tr>
<td>Service provider mapping undertaken</td>
<td>5.3.3</td>
</tr>
<tr>
<td>Service provider pre-agreements in place</td>
<td>5.5.3</td>
</tr>
<tr>
<td>Risk assessment undertaken</td>
<td>5.2.4</td>
</tr>
<tr>
<td>Feasibility and appropriateness assessment undertaken</td>
<td>5.4.3</td>
</tr>
<tr>
<td>Stakeholder mapping and engagement undertaken *</td>
<td>For further detail, see page 70</td>
</tr>
<tr>
<td>Community communication mechanisms assessed</td>
<td>5.4.5</td>
</tr>
<tr>
<td>Advocacy actions initiated (including the preparation of an Advocacy Plan and development of key advocacy messages)</td>
<td>Chapter 4</td>
</tr>
</tbody>
</table>
Mapping and engaging with local actors is crucial to preparedness work and helps to identify both potential blockages for CVA and potential alliances and enablers. Stakeholders and local actors for CVA programming may include civil societies, government (agencies and departments), NGOs or other humanitarian agencies, private sector (financial and technological, telecom service providers), community religious leaders, women’s groups and women’s rights organizations, and the affected communities themselves.

TOP TIPS:

- Make best use of the preparedness period by collecting secondary data and where possible undertaking assessments covering markets (PCMA where possible), gender and vulnerability data, mapping of service providers etc) which support a timely CVA response.

- Where possible, undertake pilot programs to build learning and test various CVA components (such as payment modalities, delivery mechanisms, or new technologies for CVA).

- Where possible, during the preparedness phase, strengthen the capacity of staff (Oxfam and partners) in core CVA technicalities but also in complementary components and approaches such as environment sensitive CVA programming, LHL, social protection, and digital technologies, to promote effective CVA responses.

KEY RESOURCES AND GUIDANCE TOOLS:

- Oxfam’s Organizational Capacity Assessment Tool (OCAT)
- CALP: Organizational Cash Readiness Tool
- CALP: Working with Social Safety Nets in Humanitarian Contexts
- ICRC/IFRC CIIE Toolkit
- ICRC: Market Analysis Guidance – Contingency Planning
- EMMA Pre-Crisis Market Mapping
- Drafting SOP Guidance
- Oxfam’s FSP Mapping Tool
5.2 Situation Analysis

This section discusses the four critical assessments that are required to analyze the pre-conditions and decide whether CVA is an appropriate response option for the emergency and context. These assessments are presented here in chronological order, but can take place simultaneously or consecutively.

5.2.1. Needs Assessment

A needs assessment studies the different types of needs and capacities of the population, both related and non-related to markets, and identifies who cannot meet these needs and why. This can be done via sector specific assessment or jointly as a multi-sectoral assessment.

Information gathered during the needs assessment will be used to inform the response analysis and program design. In order to implement CVA, recipient preferences must be understood, while safe access and use of CVA must be assured.

This section covers CVA-specific questions that should be integrated into needs assessment processes, considering both technical sectoral and multi-sectoral needs. It should be read alongside the sections on market assessment and service provider assessment, as all three are essential pre-conditions for implementing CVA.

Key steps:

1. Build a sectoral or joint (multi-sectoral) assessment team of data collectors, enumerators, and translators who are sufficiently trained to undertake the needs assessment and are appropriately diverse (gender balanced at minimum).

2. Include cash-specific questions in the needs assessment data collection tools. CVA specific information may include the familiarity and perceptions of targeted populations with various assistance modalities (in-kind, cash, vouchers) and digital delivery mechanisms, access to and use of cash and markets, or risks associated with CVA.

3. Collect secondary data (from coordination meetings, agencies working in the area, government offices) where possible and use primary data collection to fill gaps and verify secondary data.

4. Capture and collect data on all needs and analyze the various intersecting roles, capacities, and dynamics of diverse groups (age, gender, ability, diversity) and how the dimensions of CVA affect them. For example, as part of a FES needs assessment, consult with women and girls on specific dietary needs and preferences, while considering the seasonal calendar for food production and harvests. Assess how the markets are accessed by diverse groups and which needs are mostly addressed through markets.

5. Triangulate data collected from different sources and through different methods. Use different data collection methods to gather and cross-check information from different sources (household surveys, key informant interviews, secondary sources). Engage with local bodies and actors where feasible, to ensure that existing systems of power and support can be utilized where positive (and avoided where negative).

6. Feed data into the analysis process.
Why use the NEAT+ Tool?

- To inform initial project design by identifying potential environmental issues of concern.
- To identify/monitor potential environmental issues of concern of an existing project area.
- To assess the potential environmental impacts of planned sectoral activities.

TOP TIPS:

- Take time before beginning a needs assessment to formulate its objectives, and to determine the information required for decision-making around CVA and the most appropriate information sources and data collection methods.
- Where possible, coordinate with other humanitarian actors on the ground for joint assessments. This will reduce the number of interviews that people have to be involved in.
- CVA is never a ´need´ in itself – if people express a desire for cash or vouchers this should be followed up with questions around what people would purchase with the designated amount.
- Use Oxfam’s Rapid Integrated Assessment Tool or Oxfam’s 48hr Tool as a basic minimum to cover CVA in a rapid onset situation. For more detailed needs assessments, consult Oxfam’s Multi Sectoral Needs Assessment.
- Where necessary, review and edit the needs assessment tools to contextualize specific CVA based on existing knowledge, and to make the tool relevant.
- Take time to understand the power dynamics around access to and control of money and how it is spent and accessed in communities.
- Consider a future MEB exercise and design your survey around the information that will need to be captured.
- When planning assessments, make sure the data to be collected is limited to what is required and does not put people at risk or breach privacy.
- Facilitate a culture of program co-creation with the community to consider immediate needs and root causes, in addition to existing plans, response and preparedness activities – this might involve in-depth community discussions, assessing opportunities for additional support to implement community ideas, or designing projects in which agency remains in the community/partners´ hands.
- Understand whether communities have indigenous knowledge of environmentally friendly items and goods. Consult with them to understand locally available options. If possible, incorporate an environmental screening tool – such as the NEAT+ – into the needs assessment phase.

For further information
HOW TO INTEGRATE CVA INTO THE NEEDS ASSESSMENT PHASE:

To integrate CVA aspects into needs assessments, the following list of questions* can be helpful. These can be selected and/or adapted based on context, and incorporated into the assessment questionnaires (rapid/in-depth, sector-specific/multi-sector, etc.):

- Which population groups are the most in need of assistance and where are they located? Do needs differ by different groups or genders?
- What is the composition of the minimum basket of assistance which needs to be addressed? Are any gender specific considerations required?
- Are needs one-off or recurrent?
- How familiar are crisis affected communities with CVA programming, its delivery and payment mechanisms (digital cash, paper money, money transfer companies, mobile money, etc.)?
- What are the community’s preferences for cash? What are their perceptions of safety around using cash to meet needs?
- What and where are the critical essential services and markets? What are people’s experiences with market access, availability and quality of goods and services? Is it different for different groups?
- Which (mix of) assistance modality/modalities is most appropriate to meet the household/individual needs?
- Who controls, handles, and accesses money in a household, in a community, in other groups that might be targeted with CVA?
- What is the literacy, numeracy, and comfort with technology of the different groups we are targeting?
- What forms of identification/documentation are needed for CVA?

*Note that irrespective of the question, gender mainstreaming requires all responses to be disaggregated and analyzed by gender.

COMMUNITY ENGAGEMENT

Consider the order in which people will need to receive the CVA information. For example, often community leaders may need access to certain information before other community members.
To ensure that programs do not cause inadvertent harm or risk, needs assessments should include questions on community preferences for cash (and whether people feel safe in using it).

Example – South Sudan (2017): In response to conflict and displacement in Jonglei state, Oxfam undertook a rapid needs assessment. People had previously taken part in CfW in the area, so teams assumed this could be repeated as part of rehabilitation work. However, the needs assessment revealed a community preference for food for work, as market prices were high, and people were worried that a cash injection would further increase prices and not allow them to buy enough rice. Food for work was therefore planned for 995 households.

It is essential for needs assessments to consider government policies and potential restrictions to CVA.

Example – Bangladesh (2017): As part of an integrated response, Food Security and Protection teams undertook a joint needs assessment following the influx of Rohingya refugees in 2017. Needs assessments revealed that although populations preferred cash and it was feasible to give cash to meet needs, the government policy was such that cash was prohibited.
5.2.2. Market Assessment

This section covers pre-response market assessments and should be read alongside the sections on needs assessment and service provider assessment. This section is also linked to Market Analysis, Feasibility and Appropriateness Analysis, and Gender Analysis. For all Oxfam's humanitarian responses (including CVA), market assessments are integral to both preparedness and the response analysis, and help assess both the feasibility of CVA and the choice of transfer modality/modalities before, during and after a shock. Market assessments are a core part of Oxfam’s humanitarian approach and speak to safe programming by protecting existing markets and systems, feminist principles by including issues of power dynamics and access to goods and services, community engagement through engagement with traders and market actors, and LHL by supporting local systems and structures to be able to respond to crisis.

Key steps:

1. Define the geographic and analytical scope of your market assessment, priority needs, program strategy and organizational capacities.

2. Identify how market information will be used to support program decisions and look for this information specifically within your assessment.

3. Identify which commodities and/or services to include.

4. Review the secondary market data (such as WFP price data) and reports.

5. Choose appropriate market assessment tools for collecting missing information and verifying secondary data. For further guidance, follow CALP’s Comparison Guide for Market Analysis Tools.

6. Identify key market actors to include in the assessment.

7. Consider how gender is represented in your assessment and how to incorporate gender-related information specific to your target communities, commodities or services, and markets in your assessment tools.

8. Undertake the market assessments.

9. Feed results of the market assessment into the Market Analysis.
Market assessments help us to gather the minimum and core market information required to understand whether markets are functioning and accessible, and to help make programmatic decisions.

While important to conduct, market assessments should not delay the design and delivery of CVA. The scope and depth of a market assessment therefore depends on the specific context and needs. That said, if time and resources allow, it is also recommended to gather some secondary information and market support information to provide a much richer picture of the market’s capacity to support long-term, large-scale humanitarian interventions.
Consult CALP’s Comparison of Market Assessments to select the most appropriate tool to inform decision-making.
In Bangladesh (2018), Oxfam’s Teknaf Protection Team wanted to shift their in-kind solar lights to a market-based program but were unsure if traders had capacity to supply. Using a Rapid Assessment for Markets (RAM) methodology, the teams investigated markets for solar lights and discovered that although traders had no links with solar light vendors in Dhaka, they were willing to work with Oxfam. Oxfam connected the relevant traders and then ran lighting voucher fairs.

South Sudan (Panyijaar State, 2016) provides another example where Oxfam undertook a rapid market assessment to determine if markets in the Nyal area could support unconditional cash distributions. Traders had no stock and supply routes were cut due to flooding. Despite people requesting cash, the rapid assessment recommended the provision of in-kind food as markets were not functioning sufficiently to support a CVA program.
TOP TIPS:

- Ensure that the assessment team is gender balanced and has sufficient local and technical knowledge to understand and contextualize the primary and secondary data collected and contribute to analysis. In addition to program teams, involve logistics and finance (for both Oxfam and partners) with clear roles and responsibilities.

- Ensure decision makers and sectoral teams are trained and understand the importance of market assessments as an entry point to MBP and ensure they are market aware at the very least.

- Ensure that the market assessment has at a minimum considered three stakeholder groups (crisis-affected communities, relevant market actors, and key informants) to collect and access market information.

- It is good practice to undertake a rapid markets assessment in the first phase of an emergency, a more in-depth assessment in the weeks and months following, and/or to analyze markets before crises occur (where shocks are recurring or foreseeable). Here minimum market information is gathered and analyzed.

- Follow the Minimum Standards for Market Analysis (MISMA) for anything beyond a rapid and basic market assessment.

- Make use of market maps to understand the structure of a market system and help identify who to speak to during the assessment.

- Include environmental considerations (such as information on energy supply in local markets and the types of energy used, or types of food items and their supply chain) in the market assessment to better understand the local market and potential environmental impacts of locally available items.

KEY RESOURCES AND GUIDANCE TOOLS:

- CRS Minimum Market Information Guide
- UNHCR’s Multi-Sector Market Assessment
- RAM: Rapid Assessment of Markets
- EMMA Toolkit
- ICRC RAM and MAG Tools
5.2.3. Service Provider Assessment

Service providers for CVA are entities that provide various financial services, transfer services (including e-vouchers) and technology services for the safe and efficient delivery of humanitarian CVA. Collaborations with third party service providers support and facilitate the transfer of cash and vouchers and generally aim to improve CVA programs through speed and efficiency, the reduction of costs, increased transparency and security, and/or the overall reduction of risks. Such service providers may include:

1. FSPs such as commercial banks, money transfer agents, microfinance institutions, local cooperatives, post office.
2. Mobile and telecom companies providing mobile money/wallet transfers.
3. Technology providers (e-voucher companies, blockchain service providers).
4. Local traders, vendors, supermarkets, and wholesalers (voucher programs).

Assessing the capacity of these service providers is therefore fundamental to understand the extent to which they can support the CVA response.

A service provider assessment provides crucial information on various options of service providers for delivering CVA, how they operate, their capacity, scalability and speed, right security and control, data right policy, cost efficiency and speed, easy usability, and their familiarity and coverage of recipient populations and areas.

It should also provide information on legal and regulatory aspects along with their risk assessment and mitigation strategies and ability to adapt to changing circumstances. FSP options for delivering CVA are mapped, alongside the infrastructural and regulatory environment.

This section covers service provider assessments and should be read alongside the Needs Assessment, Market Assessment, and the section covering feasibility and appropriateness of CVA. Do note that this step can also be initiated in the preparedness stage.

Key steps:

Each of the following steps must closely involve the Logistics and Finance teams (RACI Matrix):

1. Map and identify existing financial and technological service providers (local, national, and global) and their potential response capacities at the local and national levels. Identify if these already exist via secondary information or existing assessments undertaken by the Cash Working Groups and use the map by validating the information (such as in Uganda, Iraq, and Yemen).
2. Consult the identified service providers to better understand their services and draft a short list based on the findings.
3. Draft a Terms of Reference (led by the program team) describing the services required and their purpose, possible geographical implementation areas, transfer mechanisms to be used, frequency, upper limit size and duration of transfers, tentative number of recipients, privacy and data protection requirements, any special needs, reporting requirements, deliverables and quality standards.
4. Launch a clear and transparent procurement process to select service providers/vendors (in line with standard procurement processes). Create a procurement committee where needed.
5. Conduct a due diligence check on potential service providers and any principles for clearance.

6. Analyze all information collected from the service providers in line with information collected from the community (about their familiarity, access to and use of financial and technological services) and organizational capacity on providing training for identified gaps.

7. Revisit any Framework Agreements with service providers that were established during the preparedness phase.

8. Involve relevant departments (Logistics, Finance, IT, Funding) in the service provider assessment. Service providers, if selected, must be able to enter into a legally binding contract.

9. Consult national government regulations relating to CVA and service providers (e.g. limitations to daily withdrawals, limitations to amounts to be transferred) and anti-money laundering regulations.

**MULTIPLE FINANCIAL SERVICE PROVIDERS:**

Where possible, establish agreements with multiple service providers to act as fallback insurance, healthy competition and collaboration.

Complementary service providers can also be beneficial to a response as a whole. For instance, the response in Yemen has Framework Agreements with two different FSPs - **Yemen Kuwait Bank (YKB)** and **Yemen Bank For Reconstruction & Development (YBRD)** - for the delivery of CVA to various parts of the country. Similarly, for Nepal’s 2015 earthquake response, Oxfam partnered with Prabhu Management Private Limited and Deprosc Financial Institution, with one supporting cash distributions in rural areas and the other focused on urban areas.

**AS OF 2022, OXFAM HAS FRAMEWORK AGREEMENTS WITH SERVICE PROVIDERS FOR CVA AT THE GLOBAL LEVEL:**

- **Red Rose**: digital CVA service provider for electronic vouchers, cash distributions, and digitalization of CVA processes.
- **LMMS**: digital CVA solution supporting digitalization of CVA processes (such as digital beneficiary databases, e-vouchers, distribution tracking, and data visualizations).
- **Sempo**: technological service provider for CVA, providing blockchain powered digital solutions.
- **Emerging Impact**: solution partner supporting research, program development, design of CVA programs using blockchain technology.
- **Survey CTO**: open form builder and survey tool, with GDPR compliant data security and easy user interface supporting various steps of the CVA cycle.
Gaining an understanding of the current and potential scale of FSP outreach and operations is important to be able to assess whether FSPs have sufficient capacity and resources to respond to program demands.

For a full list of issues to be covered by the assessment, see Annex 5.

TOP TIPS:

- Always start by checking if FSP mapping and assessments already exist, carried out either by Oxfam or via the Cash Working Group (covering the same locations) during the preparedness phase.

- If digital transfers are an option, ensure that appropriate technology and client services/support systems are in place to help facilitate.

- Note that each geographic area of intervention may need to use a different delivery mechanism[s] and this should be assessed.

- Always validate information by cross-checking information provided by service providers with the communities you are working with.

- Assess whether there is a possibility to introduce financial inclusion and financial literacy to CVA recipients, and start by familiarizing the communities with various available service and delivery mechanisms.

- Where possible, integrate environmental criteria and discussion as part of service provider assessments and selection to both inform and potentially minimize the environmental footprint.

KEY RESOURCES AND GUIDANCE TOOLS:

- ELAN: Mobile Money Assessment and Contracting Guide
- GSMA: Mobile Money Enabled Cash Aid Delivery
- ICRC/IFRC CiE Toolkit - M4_3_0: Roadmap for Service Provider Selection and Contracting
- ICRC/IFRC CiE Toolkit - M4_3_1_5: Assessing Service Providers Checklist
- Mercy Corps, 2018: The Delivery Guide: Scoping the Humanitarian Payments Landscape
- CALP: The Delivery Guide
- WFP: Sharing What Works – Working With Payment Service Providers
- Relief International Service Provider Assessment Tool (Note: Cash Delivery Agent is used as a service provider here throughout the guide)
5.2.4. Risk Assessment and Mitigation

All Oxfam humanitarian responses must include proactive measures to ensure that programs do not inadvertently cause harm to people, nor undermine the values, standards and norms that underpin Oxfam’s work.

This section outlines some of the potential risks and mitigation measures that should be considered when analyzing whether CVA is feasible and appropriate to a response program. Evidence shows that the risks to which CVA programs can be prone are no different to those that affect other programs – accountability and tracking, security risks to staff and communities, power dynamics and social tensions, protection issues, diversion or theft of fund, corruption, fraud, negative environmental and climate impacts – although the involvement of multiple third-party service providers can pose additional data-specific protection risks. The receipt and use of CVA can lead to further risks, while cash transfers can have inflationary effects on local markets. Such risks must be anticipated, analyzed, and responded to in the design phase of CVA programming.

For further information, consult Oxfam’s Safe Programming Guide to Managing Risks.

Key steps:

1. Identify and list all potential risks (operating environment, design and CVA implementation, as well as any environmental risks) relating to delivering, monitoring, and closing a CVA program in a particular context.

2. Map the list of risks against the risk assessment matrix (such as the safe programming quick and simple risk matrix), to draw out severe risks that need to be managed – ensure that the assessment covers contextual risks (including conflict), programmatic (including protection) and organizational risks. In fragile and conflict-affected contexts, a Conflict Sensitivity Analysis should also be conducted.

For further detail, consult the following tools:

Rough Guide to Conflict Sensitivity

Conflict Sensitive Humanitarian Responses

3. For all risks that are mapped on the higher end of the scale (medium to high), indicate which mitigation measures the program will put in place to reduce the likelihood and impact of each specific risk.

4. All agreed mitigation measures should be used throughout implementation and monitored as part of the MEAL framework for the program.

5. Clarify who is responsible for which mitigation measures and for regular risk assessments and analysis. Ensure accountability for risk management is shared with senior leadership and understood by all project stakeholders.

6. Managing risk is an ongoing process; regularly carry out risk assessments using risk matrix tools to help monitor risks and record the process.
Three categories of risk should be considered for CVA: contextual, programmatic, and institutional.  

Oxfam proposes mapping risks to highlight the likelihood of the risk occurring versus the impact of the risk if it does occur, as per the following matrix:

<table>
<thead>
<tr>
<th>LIKELIHOOD</th>
<th>1 - Very unlikely</th>
<th>2 - Unlikely</th>
<th>3 - Moderately likely</th>
<th>4 - Likely</th>
<th>5 - Very likely</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 - Negligible</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 - Minor</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3 - Moderate</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4 - Severe</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>5 - Critical</td>
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</tbody>
</table>
These can be used to inform project proposals, program design, delivery, monitoring and closure. The agreed mitigation measures should be used throughout implementation and monitored as part of the MEAL framework for the program.

**TOP TIPS:**

- Ensure that a multi-disciplinary (programs, partners with perceptions from community representatives) and gender diverse team has jointly undertaken the risk assessment.

- Ensure the burden of risk is not passed on to program partners, particularly in remote operating environments and that risks are effectively shared between project stakeholders and Oxfam leadership teams.

- Include perceptions of diverse groups (including staff, partners, government authorities, market actors, gender groups and community representatives) – disaggregated at the very least by gender, age and disability – in identifying, monitoring and managing risks. Make use of tools such as the community perception tracker to understand community perception of risks.

- Consider use of a conflict sensitivity analysis tool if appropriate to the context to support awareness of underlying conflict dynamics and the interaction between conflict dynamics and CVA.

- Remember that every risk cannot be identified. Nevertheless, staff should continue to identify and assess ways to prevent or mitigate risks, agree actions, and integrate into workplans.

**KEY RESOURCES AND GUIDANCE TOOLS:**

- NRC: The Remote Cash Project
- ICRC/IFRC CIE Toolkit
- ERC: Operational Guidance for Multipurpose Cash Grants
- ERC: Guide for Protection in CBI
- CALP Guidance on Risk Assessments
- Northwest Syria Cash Working Group Risk and Mitigation Matrix Working Document
- The Imperative of Conflict Sensitivity in Humanitarian Operations
Response Analysis

5.3.1. Market Analysis

The response analysis stage contributes to the design and implementation of quality and effective CVA. This is done by using the learnings from the Situation Analysis, and supplementing these with information from the Markets and Vulnerability Analysis, while also considering any findings as to whether or not CVA is a feasible and appropriate tool for the given context and circumstances.

Key steps:

1. Set the scope of your market analysis by considering what you want to understand about the markets (and the commodities / services you are focusing on) and what is feasible with the information, time and resources available.

2. Use your market assessment data and any supporting secondary data to analyze the market information that is within your scope and objectives. This should be done in consultation with multiple stakeholders to ensure that both market access and functionality are covered.

3. Triangulate data and information from other sources.

4. Focus on drawing out market trends and patterns (such as seasonal differences, supply chain patterns, or transportation routes) in your analysis.

5. Clarify and state your assumptions related to the analysis and findings.

6. Feed your analysis into the response options analysis phase.

The core aspects of a market analysis are market functionality and market access:

<table>
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<tr>
<th>MARKET FUNCTIONALITY</th>
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</table>
| 1. Supply and Demand | **Supply**: Market capacity to deliver goods or services.  
**Demand**: Household ability and willingness to purchase goods and services. It is vital to understand whether the observed changes in production and trade are symptoms of demand or supply problems, or a combination of both:  
- Supply side problems might include disruptions to transport links or other key infrastructure.  
- Demand side problems might include target households having less cash (or credit) than normal to spend.  

Changes in prices and production / trade volumes are also indicators of impacts on supply and demand. Such changes may indicate the existence of bottlenecks in the system.  

**Case Study**: In Teknaf, Bangladesh (2017) market assessment data revealed that there were supply side problems for high quality solar lights among refugee populations. Traders knew that quality lights were available but did not have relationships with suppliers, so these lights were not available to purchase. |
Furthermore, as they were more expensive than many of the lights available on the market (albeit poorer quality), populations were not prioritizing them for purchase. As part of a market analysis, Oxfam concluded that activities were required to support and connect traders with suppliers before implementing any market-based lighting program in the region.

2. **Market Integration**

   Market integration is a measure of the degree to which market systems in different geographical areas are connected to each other. Understanding market integration is important to market analysis as it enables us to see how goods and services flow before, during and after a crisis.

   Market integration may be measured by understanding prices, volumes, and stocks in local and regional/national markets. This data primarily comes from trader and key informant surveys. Local procurement and cash-based interventions are highly dependent on market integration, which enables critical items or food to flow from other surplus regions.

3. **Market Power**

   Market power is the ability of one or multiple market actors to change the price of a good or service without losing all their customers, suppliers, or employees to their competitors. In an ideal, perfectly competitive market, market actors would have no market power. However, barriers to entry, entrenched gender and social relations, collusion and other anti-competitive forms of conduct often enable some market actors to dominate price negotiations.

   **Case Study:** In the South Sudan emergency response (2016/17), market assessment data revealed a change in market power among traders in the Jonglei region. Roads in the region were blocked, resulting in two key impacts:
   - reduced household level purchasing power; and
   - traders working together to raise prices of livelihood inputs.

   The FES team’s response analysis, which included an analysis of market dynamics, determined that the market was not sufficiently competitive for CVA, at least for that point in time.

4. **Market System Context**

   - **Infrastructure**
     - Access to credit and finance services
     - Transport
     - Road conditions
     - Storage

   - **Rules/norms and environment**
     - Weakness in the basic rules and institutions that are needed to help the market system to work effectively (e.g. contract-enforcement systems, land registries, producer organizations, trading standards);
     - Official rules and policies – by-laws, licensing regulations, taxes – which hinder and block rather than assist market-system functioning;
     - Arbitrary small-scale abuses of power by people in roles of authority (corruption and bribery);
     - Socially enforced roles and rules that obstruct some people from participating in certain kinds of activity, or block their access to markets, based on gender, ethnicity, etc.
MARKET ACCESS (SOCIAL, PHYSICAL AND FINANCIAL)

An analysis of the following issues will help to understand levels of market access:

- **Physical:** Can all people safely travel to markets? Are roads and bridges intact?
- **Financial:** Are goods affordable? Are prices too high for transport to markets?
- **Social:** Can people of all genders, backgrounds, ethnicities, and religions access markets?

**Note:** market access issues are linked to safe programming concerns (not putting households or traders at increased risk through our programs).

TOP TIPS:

- For a Rapid Market Analysis (using data on market access and functionality), always ask the following core question: *Does the market have the capacity to deliver lifesaving assistance?*

- For more in-depth analysis, follow up with two additional key questions:
  - ‘What else might determine the appropriateness of delivering the response through the market?’
  - ‘What kind of support could increase the feasibility and appropriateness of a market-based response?’

- Remember that understanding market power (and access dynamics) links to **feminist principles** and explores how power is used/abused around the earning and spending of money in an economy.

- Remember that understanding market dynamics, consulting traders and communities on preferences and behaviors, and seeking to design responses that enable people to choose their own forms of assistance feeds into **community engagement objectives**.

- A market analysis should be conducted by program teams in conjunction with support functions (in particular Logistics and Finance).

KEY RESOURCES AND GUIDANCE TOOLS:

- [The IRC Market Information Framework](#)
- [CALP’s Practical Guide to Market Analysis in Humanitarian Response](#)
- [Minimum Standards for Market Analysis (MISMA)](#)
5.3.2. Vulnerability Analysis

A vulnerability analysis focuses on identifying shocks, risks and stressors that affect people’s livelihoods at multiple levels. Vulnerability is therefore useful for understanding people’s exposure to hazards or longer-term disturbances, how this differs between different groups, and ideally what the root causes of this vulnerability are.

A vulnerability analysis will essentially identify which people (community groups, genders, social or economic groups based on displacement status, or those with protection related risks) are unable to meet their needs and why.

Oxfam recognizes that communities and individuals affected by crisis have capacities as well as vulnerabilities. Vulnerable people have the ability to cope with adversity and can take steps to improve their lives, regardless of how difficult the situation or crisis may be.

Vulnerability analysis directly follows the assessment stage and is key to the broader response analysis process. It should be carried out alongside other forms of analysis, including needs, risk (including conflict analysis), gender, market, and CVA feasibility and appropriateness analyses.

This section highlights the aspects of vulnerability to analyze when considering CVA as a potential response.

Key steps:

1. Collect and review secondary data on physical location, demographic composition, social structure, economic profile, political structure, conflict dynamics, disasters relevant to the area, livelihood strategies, development plans, etc.

2. Conduct a vulnerability assessment and analysis (and if appropriate, a conflict analysis) through community consultation, expert consultation or household sample survey and statistics. Ensure data collection and analysis is disaggregated [sex, age].

3. Analyze information to determine how capacities and vulnerabilities can affect people’s ability to meet their needs with CVA.

4. Determine whether cash is the only barrier or the main barrier to people meeting their needs. Once again, consider data from the needs assessment.

5. Consider vulnerability in the context of CVA program design – for instance, can vulnerabilities affect individual or community access to markets, goods, and services? Can vulnerability affect an individual’s ability to access CVA through certain delivery mechanisms?

6. Establish vulnerability, social, economic (or other criteria) to inform the targeting process and program design.

7. Feed analysis and understanding of vulnerability into program design and monitoring throughout the project.

COMMUNITY ENGAGEMENT

Discuss and confirm the relevant methodology to be used during consultations such that communities feel comfortable providing information on vulnerability, as it may be sensitive to certain groups.
Vulnerability analysis and CVA

For CVA, the relevant vulnerability is socioeconomic (i.e. any situation in which people’s income cannot meet their expenditures).

The vulnerability analysis should aim to identify whether underlying socioeconomic vulnerabilities are chronic and/or crisis related, and should be undertaken in a participatory manner, with the involvement of the affected communities.

Vulnerability analysis is used to feed into decision-making on:

- Whether CVA is appropriate to meet needs (either stand-alone or as part of a multi-modality (cash +) approach);
- Choices on CVA delivery mechanisms (considering access and vulnerability);
- Transfer values; and
- The development of vulnerability criteria to inform the CVA targeting process and other decisions on implementation and monitoring.

CAUTION

- Note that a vulnerability analysis can also identify those vulnerabilities/needs (protection-related, for instance) that cannot be addressed through CVA.
- In the absence of socioeconomic vulnerability, CVA is unlikely to be the most appropriate way of delivering assistance.

In line with Oxfam’s humanitarian approach, a vulnerability analysis must:

- Facilitate space for communities to conduct and analyze their own problems and possible solutions, and provide a community map of existing self-help initiatives.
- Engage with women’s rights organizations and find ways to integrate their knowledge and experience into the design and delivery of CVA programming.
- Engage with and be led by local leaders to verify vulnerability assessments.
- Involve communities in the analysis of their vulnerabilities and capacities.
- Ensure the capacities of individuals, households, and communities (such as assets, resources, networks, structures, government assistance, remittances, and other coping mechanisms - are understood).
- Identify how local social protection systems (both formal and informal) can be supported or utilised in a CVA response. Ensure these systems are not duplicated.
- Consult with and consider the needs of people with a disability.
TOP TIPS:

- Use a vulnerability analysis to identify where a lack of economic resources contributes to vulnerability. Vulnerabilities may be linked to one or many issues such as food insecurity, shelter, health, education, or protection. Vulnerability can be dynamic and can change over time. Regularly check with communities whether the original vulnerability analysis remains valid or needs changing.

- Ensure that a vulnerability analysis also covers a community’s capacity to address its own vulnerabilities.

- Where possible, differentiate between chronic vulnerability (which could be addressed through social protection systems) and crisis-related vulnerability.

- In some situations (such as epidemic/pandemic contexts), alternative options to identifying recipients will need to be sought. This could include advertising, sending SMS, or community outreach, with basic criteria and instructions to call for a vulnerability assessment by phone.

KEY RESOURCES AND GUIDANCE TOOLS:

- Oxfam’s Participatory Capacity Vulnerability Analysis: A Practitioners’ Guide

- CALP’s Operational Guidance and Toolkit for MPGs Part 1.1: Vulnerability Analysis from a Crisis-Specific Socioeconomic Perspective

- CALP’s Cash Transfer Programming in Urban Emergencies – A Toolkit for Practitioners

- Rename as IFRC/ICC CiE Toolkit: M3_3_1_2 Urban Vulnerability Mapping

- IFRC Vulnerability and Capacity Assessment Tools

- Gender and Conflict Analysis Tool – Iraq

- Oxfam’s Compass Page: Fragile and Conflict Affected Contexts
5.3.3. CVA Feasibility and Appropriateness Analysis

The CVA feasibility and appropriateness analysis is critical to the response analysis process (and overall in identifying whether CVA is a suitable modality to address the identified needs). It heavily relies on the combined learnings from needs and situational analyses, knowledge gathered from local markets, the contextual vulnerability of the targeted community, and various other analyses.

Whether CVA is feasible and appropriate entails looking at several factors/pre-conditions, all of which are listed in the table below.

**Key steps:**

1. Based on the combined learning attained from various assessments and analyses previously carried out, engage with local leadership, project team and stakeholders, and community groups to assess and analyze the feasibility and appropriateness of CVA. Ensure the representation of different genders within discussions.

2. Follow the checklist approach to analyze whether CVA is both feasible and appropriate.

3. Document the results.

4. Feed results into the response options analysis and proceed to the design phase of CVA.

**Is CVA appropriate and feasible for reaching program objectives?**

The feasibility of CVA as a response option is based on several factors.

Once CVA has been deemed both feasible and appropriate as a response option, teams may proceed and select the most appropriate CVA modality (or combination of modalities) for meeting program objectives. In cases where CVA is not considered feasible, the program may resort to short term direct service or in-kind provisioning.

<table>
<thead>
<tr>
<th>PRECONDITIONS AND CRITERIA&lt;sup&gt;23&lt;/sup&gt;</th>
<th>KEY CONSIDERATIONS</th>
<th>INFORMATION SOURCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Needs to be met by intervention</td>
<td>□ Can identified needs be met through specific commodities and/or services?</td>
<td>Needs and Market Assessments and Analysis</td>
</tr>
<tr>
<td>Government policies and donor support</td>
<td>□ Is CVA aligned with and/or acceptable for local government policies? Ensure that there is no prohibition; ensure that CVA regulations can be met; ensure that service providers can meet know-your-customer requirements</td>
<td>Secondary data, Cash Working Groups, respective government authorities [national and local (others?)]</td>
</tr>
<tr>
<td>PRECONDITIONS AND CRITERIA</td>
<td>KEY CONSIDERATIONS</td>
<td>INFORMATION SOURCE</td>
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<td>------------------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Market capacity, functioning and access</td>
<td>□ Is the economy monetized and are people used to handling money?</td>
<td>Needs, market, and vulnerability assessments and analysis</td>
</tr>
<tr>
<td></td>
<td>□ Does the population usually use markets to access its needs?</td>
<td>Needs and market assessments and analysis</td>
</tr>
<tr>
<td></td>
<td>□ Are markets safe and accessible after the emergency? (if emergency situation)</td>
<td>Needs assessment, vulnerability, gender analysis (access to all), market assessments and analysis</td>
</tr>
<tr>
<td></td>
<td>□ Are needed items available in sufficient quantity in the local markets?</td>
<td>Needs assessment, market assessments and analysis</td>
</tr>
<tr>
<td></td>
<td>□ Are needed items available at acceptable prices in the local markets?</td>
<td>Needs assessment, market assessments and analysis</td>
</tr>
<tr>
<td></td>
<td>□ Are traders able and willing to adapt to increased demand?</td>
<td>Market assessments and analysis and service provider/vendor selection</td>
</tr>
<tr>
<td></td>
<td>□ Are prices likely to remain stable in the coming weeks/months?</td>
<td>Market assessments and analysis, price monitoring databases, risk assessment</td>
</tr>
<tr>
<td>Organizational capacity</td>
<td>□ Do you or your partner agency have (or have the ability to quickly build)</td>
<td>Organizational and programmatic capacity assessments</td>
</tr>
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<td>the internal capacity (programmatic, financial, logistics) to implement a CVA</td>
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<td>intervention?</td>
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<td></td>
<td>□ Consider transportation, stocking, quality, and quantity issues.</td>
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<td></td>
<td>□ Consider previous experience, potential partnerships, and use of digital</td>
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<td>solutions for CVA.</td>
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<tr>
<td>PRECONDITIONS AND CRITERIA</td>
<td>KEY CONSIDERATIONS</td>
<td>INFORMATION SOURCE</td>
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</tr>
</tbody>
</table>
| Recipient preferences     | □ Is CVA a preferred option for recipients?  
                           | Consider empowerment, dignity issues, gender and protection issues, and recipient capacity to deal with technology (mobiles, cards, etc.). | Organizational and programmatic capacity assessments |
| Benefits                  | □ Are there specific benefits that CVA can bring which other forms of assistance cannot?  
                           | Consider whether the benefits of CVA outweigh the risks of providing CVA | Risk assessment and analysis, needs assessment and analysis, gender analysis |
| Infrastructure and services | □ Are the infrastructure and services needed to transfer cash to recipients available?  
<pre><code>                          | Consider financial and technology requirements (banks, microfinance institutions, remittance agencies, mobile phone coverage, etc.). | Service provider assessment and analysis |
</code></pre>
<p>|                           | □ Are FSPs authorized to operate or do they need a specific licence? | Service provider assessment and analysis, secondary data on county regulations |
| Efficiency and value for money (VfM) | □ Has VfM analysis been used to help inform feasibility and appropriateness analysis? | VfM analysis |
| Funding                   | □ Is CVA within donors’ funding policies and framework? | Donor discussions, Cash Working Groups |</p>
<table>
<thead>
<tr>
<th><strong>PRECONDITIONS AND CRITERIA</strong></th>
<th><strong>KEY CONSIDERATIONS</strong></th>
<th><strong>INFORMATION SOURCE</strong></th>
</tr>
</thead>
</table>
| **Risks**                     | Are the risks associated with CVA acceptable or possible to mitigate?  
Consider recipient and staff security, as well as corruption issues. | Risk assessment and analysis |
| **Timeliness and time considerations** | Is it possible to set up and implement CVA with the necessary speed and at the intended scale?  
Consider the time that might be required to roll out the different delivery mechanisms. | Needs and urgency of support (needs assessment), organization capacity assessment, service provider assessment and analysis of timeline and scale |
| **Data protection** | Is it possible to ensure recipient privacy when third party service providers are collecting, handling, and transferring personal data? | Risk assessment and analysis, service provider mapping and assessment |

**KEY RESOURCES AND GUIDANCE TOOLS:**

- CALP: CBI Organizational Capacity Assessment Toolkit
- ICRC/IFRC:CiE Toolkit-M1_1_6_1 CTP Preparedness Self-Assessment Template
- ERC/CALP: Guide to Protection in CBIs: Protection Risk and Benefit Analysis Tool
- UNHCR: Guidance on CBI in Displacement Settings
- UNHCR: Cash Feasibility and Response Analysis Toolkit
Program Design

5.4.1. Defining Program Objectives

As with all response programs, setting clear and focused objectives is an essential step for all CVA interventions. It is critical to establish what the program is trying to achieve and how delivering the response using CVA (or a combination of CVA and another modality such as CVA+24) will both achieve those objectives and result in positive changes for the targeted communities, and at times further afield.

This section describes the importance of setting program objectives that help guide the CVA intervention towards its pre-identified program goal, and towards Oxfam’s wider humanitarian objectives (such as long-term resilience building) described in Section 2.2 (CVA as part of MBP). For example, this could include a broader agenda for gender and inclusion, or LHL as a sub-objective of the CVA program.

Program objectives will help to inform major decisions throughout the program cycle, from design (such as choosing the CVA modality, whether or not to use conditionality or restrictions, deciding on value, frequency and duration of support, setting targeting criteria for recipients, establishing a MEAL framework and influencing monitoring plans, tools and processes) to implementation and monitoring.

CVA objectives generally aim to address the immediate and recovery needs of a community, in one or more of the following ways:

- By meeting urgent and immediate survival needs: using CVA to enable access to goods and services, or specific sectoral/multipurpose needs (such as food, water, hygiene products, protection services, or any essential household items).
- By protecting, restoring, and promoting livelihoods, including the revitalization of household and/or community economic recovery. Using CVA to build, strengthen, or rebuild community infrastructure and assets (including markets for goods and services, public services, and income generating assets).

Additionally, CVA can be designed to have a broader impact by supporting a more transformative objective [particularly through a gender lens]. Long-term transformative objectives might include:

- Strengthening decision-making power and influencing other positive power dynamics at household or community level for marginalized groups (such as women, elderly, disabled, etc).
- Enhancing economic engagement for marginalized groups, particularly women, people with disabilities, groups under protection risk, or small scale vendors, at community level and at market level.
- Contributing to economic recovery by injecting CVA into local markets (such as vouchers delivered through a local FSP). Use of digital mechanisms can further enhance financial/digital resilience and literacy for targeted communities and marginalized groups.
- Empowering and transforming local leadership (for instance, by supporting local partner led CVA responses or working through Community Cash Grants with transformational objectives).
- Strengthening Protection programs and preserving the environment.
- Advocating for CVA responses where governments are not accepting.
Once the objectives are set for the program, it is imperative to develop a program Logical Framework (hereafter referred to as "log frame") – an essential tool that relies on a 4x4 matrix to provide a framework for connecting a program’s overall objectives (specific objectives, outcomes, output, and activities) with the means for achieving them. It also includes objectively verifiable indicators (to assess progress in terms of project results and objectives), means of verification and important assumptions and risks.

**WHAT ARE INDICATORS AND WHY SET THEM FOR CVA PROGRAMMING?**

Indicators are measurable information used to indicate whether programs are being implemented as planned and achieving expected overall objectives. They also help to measure and monitor performance and determine accountability, making them an essential part of effective monitoring and evaluation. Indicators are standardized measures for:

- Quantities or amounts that can be expressed as numbers (e.g. the number of CVA transfers delivered, the average amount of a MPCA grant spent on ‘accessing save drinking water’ per month, or the percentage of households able to meet basic needs);
- Qualitative indicators measuring people’s judgements or perceptions. These are expressed through words (e.g. changes in intra-household dynamics and tensions resulting from cash assistance).

Quantitative indicators help us to understand whether targets are being met, while qualitative indicators help capture constraints and enablers in using CVA to meet needs, and the perceived quality of any aspect of programming. Qualitative indicators are more suitable for capturing in-depth information, including the reasons behind the numbers reported by quantitative indicators.

Three specific categories of indicators may be considered for CVA programming:

1. **Outcome indicators**: primarily qualitative, informing us of progress against objectives (including results, achievements, and challenges in our programming).
2. **Output indicators**: primarily quantitative, informing us of whether activities have been implemented as planned (including people reached and the means of CVA).
3. **Process indicators** (included within output indicators).

For further information on CVA with specific sectoral and multi-sectoral objectives, see Annex 7. For a template log frame, see Annex 8.

For further guidance on advocacy, see Chapter 4. For further information on CVA, see Section 5.1 (Preparedness). Also refer to the ICRC/IFRC CiE Toolkit and CALP’s Monitoring 4 CTP Guide for examples of monitoring indicators that can be included under the MEAL framework.
Key steps:

1. Define program objectives aimed at immediate, recovery needs and transformational objectives (where relevant) based on identified needs, capacities, and opportunities. It is advisable to coordinate at this stage with technical teams to establish joint objectives, as necessary.

2. Take support from the findings of the needs assessment and market assessment to identify needs that require addressing. Consider the vulnerability, gender and conflict assessments and analysis findings to determine program objectives for broader transformational objectives (beyond immediate needs) that the project could address.

3. Align program objectives with the causal program logic. Inputs, activities, outputs, outcomes and impact must be documented in a results framework (such as a log frame).

4. Design program indicators and a means of verification to measure achievements against the set program objectives. Develop indicators (outcome, output, and process indicators) for tracking short term, recovery and transformational objectives.

5. Ensure that CVA specific indicators (both output and outcome) have been built into the MEAL framework from the outset.

6. Set up monitoring and evaluating mechanisms to assess whether the set program objectives are being achieved and to what extent, and identify factors that may be contributing to or hindering their achievement.

7. Link achievement of objectives to the exit strategy.

TOP TIPS:

- Remember that implementing a CVA response is not an objective itself, but rather a means to achieving an objective.

- Always analyze and consider adding complementary program objective(s) that reach beyond the primary objective of meeting needs. See Chapter 2 (Oxfam’s Approach to CVA) for ideas.
  - Is there a gender specific objective to add?
  - An objective on resilience or empowerment?
  - An objective around social protection?
  - An objective on strengthening LHL?
  - An objective on markets or market strengthening and resilience?
  - An objective on reducing the carbon footprint and facilitating environmental protection?

- Consider program indicators to be objectively verifiable. The set indicators must permit different persons using the same measuring process to obtain the same results independently.

- When MPG is being provided, ensure that the MEAL plan covers cross-cutting indicators (as identified in the table at Annex 8) and at least one indicator from selected sectors. Depending on identified needs and priorities, relevant sectoral indicators might include food security, shelter, WASH, education, protection, health, child protection, and nutrition.

- While it is difficult to monitor and trace environmental impacts, try to incorporate environmental indicators into monitoring systems, adapting modalities based on evolving conditions.
5.4.2. Choosing a CVA Modality

This section looks at selecting the most appropriate CVA modality to meet program objectives.

**Key steps:**

1. Use the response options analysis ([Section 5.5.4](#)) to confirm that CVA is feasible and appropriate for addressing needs.

2. Consider recipient preferences, program objectives, organizational and partner capacity, and government rules and regulations as part of the response options analysis.

3. Undertake an assessment of the risks associated with each modality.

4. Once CVA has been agreed as the response option, select the modality (cash, vouchers, or a combination). Selection must be based on a comparative analysis of the advantages and disadvantages of the different options available.

### THERE ARE TWO MAIN TYPES OF CVA MODALITY:

- **Cash**
- **Vouchers**

Each modality can be used independently, or combined, depending on program objectives and the context. Both modalities are described in further depth below.
### Key CVA Terminology

#### Design
What the interventions aim to achieve (objectives) and/or how they are designed. [Learn more.](#)

#### Sector Specific
- **Unconditional**
  - Unconditional transfers are provided to the recipient without obligation or conditions, other than meeting the intervention’s targeting criteria.

#### Multi-sectoral
- **Conditional**
  - Conditionality refers to activities or obligations that a recipient must fulfil in-order to receive cash assistance. E.g. conditional tranches, CfW.
  - In principle, conditions may be used for any response modality, depending on the objective of the intervention.

#### Qualifying
Activities or obligations that must be fulfilled in order to receive assistance

#### Utilization
Limitations, if any, on use of assistance received. What a transfer can be spent on after the recipient receives it

#### Unrestricted
Unrestricted transfers can be used as the recipient chooses (no effective limitations are imposed by the agency on how the transfer is spent). Cash transfers are by definition unrestricted in terms of use.

#### Restricted
Restriction refers to limits on the use of assistance by recipients. Restrictions apply to the range of goods and services that the assistance can be used to purchase, and the places where it can be used. Vouchers are restricted by nature since they are inherently limited in where and how they can be used.

#### Modality
The form of assistance provided to recipients

#### Cash Transfer
- **Unconditional**
- **Conditional**

#### In-kind
- **Unconditional**
- **Conditional**

#### Service Delivery
- **Unconditional**
- **Conditional**

#### Voucher
- Commodity voucher
- Value voucher

#### Delivery Mechanism
The means of delivering a transfer

- E-cash
- Cash in hand
- Paper voucher
- E-voucher

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27 [View the CfW example >](#)
Group Cash Transfer (GCT) is an approach that seeks to transfer decision-making power and agency to the affected communities by strengthening community groups (formal or informal) using community-managed unrestricted cash grants. The list of possibilities is extensive, but includes the following examples:

- **PHE**: GCT to women’s groups within the community to facilitate access to water. The Oxfam Somaliland team is already running programs that use this mechanism.
- **PHP**: GCT to women’s groups to facilitate market-based approaches to enable access to culturally appropriate and cost-effective hygiene and sanitary items.
- **Protection**: GCT as a tool to support community-based protection mechanisms and groups, including referral services and support access costs for protection services.
- **Gender**: GCT to women’s groups to strengthen their role within the community.

Structured around community-led responses and enabling communities to address their emergency needs and build long-term resilience, GCT strongly aligns with Oxfam’s humanitarian approaches particularly on community engagement, feminist principles, and LHL.
VOUCHERS

- Vouchers are tokens, paper or electronic card.

- They can be exchanged for a set quantity or value of goods or services, denominated either as a cash value (e.g. $15), predetermined commodity (e.g. 5 kg rice) or specific services (e.g. transportation from point A to B), or a combination of value and commodities at a pre-identified local market.

- By default, vouchers are restrictive in their use. However, the degree of restriction ranges widely and will be steered by the program design and objective. Restrictions may apply in relation to pre-defined categories (food items versus hygiene items), quantity or value of commodities, or services that the recipient can access or choose from.

- Vouchers are generally beneficial when the CVA program requires beneficiaries to purchase specific goods or services. This often also ensures the quality of the items being distributed.

Types of Voucher

**Value vouchers** have a denominated cash value and can be exchanged with participating vendors for goods or services of an equivalent monetary cost. They tend to provide greater flexibility and choice than commodity vouchers but are still inherently restricted as they can only be exchanged with designated vendors. Value vouchers are often provided for exchange in supermarkets, with transport companies or insurance companies, thus providing additional choice.

**Commodity vouchers** are exchanged with participating vendors for a fixed quantity and quality of specified goods or services. They may also be exchanged for types of commodities selected by recipients from a pre-determined list. Commodity vouchers share some similarities with in-kind aid in that they restrict and specify the assistance received, but they differ in their interaction with local vendors and ability to provide assistance with dignity.

CASH

- Cash transfers are assistance provided directly to the recipients in the form of money (either physical currency or electronic) and delivered to cover basic or recovery needs.

- Cash can be designed to meet sector specific or multi-sectoral objectives and can be transferred on a one-off basis or in a recurrent manner according to the identified needs of the targeted population.

- On receipt of cash, recipients can use the transferred amount to purchase goods and services to meet their needs according to their priorities and requirements.

- The unrestricted nature of cash transfers provides recipients flexibility on the usage of CVA, something that distinguishes it from its CVA counterparts (vouchers and in-kind assistance).

Cash is the preferred modality when a program seeks to provide the maximum amount of flexibility and dignity to people affected by crisis.
### Key Criteria for Choosing Between CVA Modalities

| Beneficiaries | • Provision of dignity and choice for CVA recipients (MPCA is the most flexible and dignified modality)  
|               | • Familiarity (if any) with modalities  
|               | • Risk assessment – do no harm (including conflict and gender analysis)  
|               | • Characteristics of recipients*: gender, decision making power, moving, refugee population  
|               | • Potential implications for longer-term impact and strengthening resilience of markets, community groups, marginalized individuals [such as women, elderly, disabled, etc.]  
| Organizational | • Fit the program objective  
|               | • Cost of CVA delivery  
|               | • Length of support  
|               | • Time to set up (e-vouchers and CfW might take longer set up times but can be efficient and cost effective in the long run)  
|               | • Capacity of Oxfam and Partner staff in CVA delivery and monitoring  
|               | • Ability to identify, mitigate, and manage risks  
|               | • Organizational appetite and innovation  
|               | • Ability to closely track spending on specific goods and services [voucher exchange may be easily tracked and monitored in line with objectives but is less flexible for the recipient than MPCA]  
| External Factors | • Local, government and donor regulations  
|               | • Use and coordination of modalities by other CVA providers [humanitarian, government, others]  
|               | • Existing or planned social protection system modalities targeting the same community or socio-economic groups  
|               | • Presence of service providers  
|               | • Security situation and risks  
|               | • Inflation  

Note that a combination of mixed modalities can also be most efficient to meet the objectives of an intervention. For example, where some staple foods (e.g. oil) are in short supply but other goods (e.g. cereals) are available, CVA could be supplemented by a limited in-kind transfer. Vouchers for fresh foods could be used to meet nutrition-sensitive objectives alongside the use of cash grants or in-kind food assistance. Complementary needs to food such as cooking items and fuel should also be considered [as in the case of Cox’s Bazar, Bangladesh, in 2018], through either CVA, in-kind, or a mixed modality approach.

*The chosen CVA delivery mechanisms should be accessible to female recipients and those who face exclusion due to issues such as age, ethnicity, disability, and other factors.*
TOP TIPS:

- Select vouchers where programs need to provide specific goods or services in a directed manner.
- Decision-trees can be helpful in deciding what the most appropriate CVA modality is. Remember that modalities other than cash and vouchers (such as in-kind and service provision) should be included as potential options in the decision-tree. [View an example.]
- Determine levels of recipient financial (and if relevant, digital and mobile) literacy when selecting the most appropriate CVA modality.
- Assess whether local informal and formal social protection systems could be used to support a CVA response (instead of duplicating it).
- In remote access situations or situations where people’s movement is limited, select simple transfer modalities (not vouchers and with no conditionalities attached).
- Consider whether different modalities may be more appropriate for different target populations being supported through the same program.
- Engage local leadership when discussing potential options and the feasibility and appropriateness of CVA.
- Use information and input collected from the affected community and market actors, including their thinking on the feasibility and appropriateness of CVA.
- Transfers can be delivered at the individual, household, and community level or even more broadly. The levels and geographic scope at which the transfers are to be delivered should be taken into consideration when deciding on the most appropriate modality.
- Document the reasons for the final choice of modality and ensure that internal and external stakeholders are informed of this.

For further support in selecting a CVA modality, see Annex 9

KEY RESOURCES AND GUIDANCE TOOLS:

- CALP: Programme Quality Toolbox – CVA Appropriateness and Feasibility Analysis
- CALP: Response Options Analysis Planning Guide
- CALP: Operational Guidance and Toolkit for Multipurpose Cash Grants
- Oxfam: 2013 SOPs – Advantages and Disadvantages of CTP
- ICRC/IFRC CIE Toolkit
- WFP: Technical Note – Transfer Modalities
5.4.3. Selecting a Delivery Mechanism

This section provides guidance on how to select the most appropriate CVA delivery mechanism: direct cash (paper money), payment into existing or newly created bank accounts, digital transfers (via mobile phones or onto debit/smart cards or electronic vouchers), or paper vouchers.

What is a CVA delivery mechanism?

**CALP** defines a CVA delivery mechanism as the means through which cash or vouchers are transferred – it describes the way in which the transfer will be delivered, and can take place directly via Oxfam and partners or by using various financial or technology service providers. It may include any of the following:

<table>
<thead>
<tr>
<th>DELIVERY MECHANISM</th>
<th>SERVICE PROVIDERS</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Spot distributions</strong></td>
<td>Directly by Oxfam or partner staff or by mobilizing FSPs and their agents</td>
<td>Direct Spot distributions entail reaching the nearest point to recipient homes and communities and directly handing over the money. Transactions and record-keeping between Oxfam and FSP can be conducted digitally for spot distributions. Although Oxfam, partners and service providers may use some form of digital record-keeping, the recipient end transactions in these mechanisms are always manual.</td>
</tr>
<tr>
<td><strong>Agent network</strong></td>
<td>FSPs such as money transfer operators, mobile wallets, banks, post offices and their payout agents</td>
<td>Recipients would need to visit the nearest payout agents to receive cash. Payment via agent network is digital at Oxfam and partner end as they can transfer the money directly into the service provider’s bank account electronically. However, recipients receive the hard cash. Bank deposits are digitally transferred from Oxfam and partner end, with recipients having the option of receiving the cash manually from the bank branches or using the money digitally via internet banking, mobile banking or debit card facilities.</td>
</tr>
<tr>
<td><strong>Bank deposits</strong></td>
<td>Banks</td>
<td></td>
</tr>
<tr>
<td><strong>Pre-paid cards</strong></td>
<td>FSPs such as banks or money transfer operators</td>
<td>Pre-paid cards are electronic cards similar to Automated Teller Machine (ATM) cards but the recipients do not need to open bank accounts to receive them. Recipients can use pre-paid cards to shop from vendors with Point of Sales (POS) machines and withdraw cash from ATMs. Pre-paid cards are fully digital systems as all the transactions between Oxfam and the recipients are carried out digitally.</td>
</tr>
<tr>
<td>Mobile money</td>
<td>Mobile money companies and operators, banks, mobile telecommunication companies</td>
<td>Recipients receive digital money through their mobile phones. This can then be used to make direct purchases (by transferring digital cash from a recipient’s mobile wallet to that of a vendor/merchant) or to withdraw money from mobile money vendors and payout points.</td>
</tr>
<tr>
<td>Paper vouchers</td>
<td>Oxfam and partners</td>
<td>Paper vouchers are physical papers that contain authentication of value or recipient package entitlement. Voucher recipients can exchange these vouchers for goods and services at selected vendors or merchants. Oxfam and partners can use software services to digitally record the recipient details.</td>
</tr>
<tr>
<td>Electronic vouchers (E-vouchers)</td>
<td>Technology service providers such as RedRose, Sempo and Laligurans</td>
<td>E-vouchers are cards or codes that are electronically redeemed at a participating vendor. E-vouchers can represent monetary or commodity values and are stored and redeemed using a range of electronic devices. E-vouchers are fully digital systems as all transactions between Oxfam and the recipients are carried out digitally.</td>
</tr>
</tbody>
</table>

Photo: Shreeju Shrestha/Oxfam | MPCA recipient receiving her assistance from ANZ bank (Vanuatu, 2019).
To ensure that safe, accessible and effective mechanism(s) are identified to deliver CVA, various factors should be considered (based on situation analysis, program objective size and frequency of CVA):

- Beneficiary preference – which delivery mechanism is preferred by beneficiaries?
- Consider empowerment and dignity opportunities provided by each mechanism.
- Consider beneficiary capacity (for example their ability to deal with technology and literacy level) and how to overcome any barriers.
- Consider which FSPs and technology providers can support the chosen delivery mechanism in a safe, cost-effective, and timely manner, while also meeting data protection requirements.
- Consider relevant regulations (such as the need for identification documents).
- If social protection systems are functioning, consider using the same delivery mechanisms to deliver cash to ensure familiarity.

Each delivery mechanism comes with pre-conditions, and has advantages and limitations depending upon the context and program objectives. These should be evaluated to help decide which mechanism will be most appropriate and efficient.

**Key steps:**

1. Identify and list the delivery mechanisms including digital delivery mechanisms that are available/possible in the intervention context by assessing existing services and associated infrastructure solutions.
2. Where a pre-existing framework agreement is in place with a service provider (see Section 5.2.3), review the delivery mechanisms, solutions and service provider capacity described in the agreement. Confirm if these are still relevant and appropriate for the needs of the program or if a contract amendment is required.
3. If not already collected in the needs assessment, conduct interviews or FDGs with key stakeholders to fill information gaps (and triangulate) on existing delivery mechanisms, and their capacity to meet the CVA program needs (market vendors, affected populations).
4. In the absence of framework agreements, review the extent to which each service provider can respond to the delivery mechanism requirements/factors mentioned above, then launch a tender for service provision and contract the best service provider(s) as necessary. Follow the steps for procurement defined in Section 5.2.3.
5. Assess whether there is an existing social safety net system which can be expanded to include cash transfers to recipients in times of crisis. If so, work out whether this system can be used.
6. Ensure that recipients understand the selected delivery mechanism and can safely access it.
TOP TIPS:

- Understand the regulatory framework in the country of operation and what the KYC requirements are (also known as due diligence requirements) – these are designed to combat money laundering, fraud, terrorist financing, and threats to the financial system.

- Where feasible, use and promote digital CVA delivery solutions and modalities to create better outcomes for CVA recipients in easier, faster, more secure and accountable ways.

- Assess whether the FSP platform can be used for internal output tracking for monitoring and easy reconciliations.

- In using digital delivery mechanisms, ensure that vulnerable groups (such as women, people with disability, and senior citizens) can safely and easily access services.

- Identifying FSPs and technology service providers with wide geographical reach (which may be through agents or branches) is important to ensure scale and coverage. This may require working with more than one FSP and technology service provider.

KEY RESOURCES AND GUIDANCE TOOLS:

- CALP: Working With Cash-Based Safety Nets in Humanitarian Contexts – A Guidance Note for Practitioners

- IFRC/ICRC CiE Toolkit – M3 1 3 1 and M3 1 3 3 – List of Questions to Help Decide on the Most Appropriate Delivery Mechanism and Associated Advantages and Disadvantages

- Mercy Corps – The Delivery Guide - Scoping the Humanitarian Payments Landscape
5.4.4. Selecting Specifics (Value, Frequency, Duration)

This section is designed to help decision-making on the value of the CVA transfer, how frequently transfers will be delivered (one-off, repeated or phased), and the duration for which transfers should be provided.

Calculating the value, frequency, and duration of the CVA transfer links to the program objectives and the type of need that the transfer is designed to address.

**Key steps:**

1. Calculate the value of the transfer based on the needs it is designed to cover and on any associated costs (such as transaction or transport costs). Note that MPCA transfer values are often indexed to expenditure gaps based on a MEB, or other monetized calculation of the amount required to cover basic needs. See [WFP’s Minimum Expenditure Baskets Guidance Note](#) for further detail.

2. Compare the proposed value against national poverty lines or labor market norms when calculating the value of transfer (particularly for MPCA) and design in consultation with respective government ministries and departments, Cash Working Groups or other NGO consortiums.

3. Involve different stakeholders (including local communities, government authorities, other humanitarian actors) in deciding on the value of the transfer. Map transfer values with existing programs, such as government social safety net programs, local benchmarks for vulnerability (such as minimum subsistence levels set by local authorities) and/or with other agency responses for reference and harmonization if relevant.

4. Agree on triggers (such as seasonal price hikes or inflation) for amending transfer values during program implementation. These should be documented and included in planning.

5. Define the frequency of transfers based on the needs they are intended to cover, context analysis, seasonal considerations, service provider capacity to deliver, associated protection risks, and the expenditure patterns of recipients (such as bulk buying or retail). For more information see [Oxfam Box: Determining the frequency of CVA](#).

6. Define the duration of time for which transfers are to be provided. This should be based on the projected length of time during which recipients need to be able to cover their needs.

7. Monitor market prices so that transfer amounts can be amended in line with price increases.

8. Coordinate and set up monitoring processes for understanding recipient feedback on transfer value, frequency, and duration of the CVA.
TOP TIPS:

➤ Transfer value

- Calculate the transfer amount based on the needs to be covered and local markets rates for covering those needs. Subtract what recipients can contribute themselves (such as own production, income, or remittances) to define the transfer value. Include any costs related to accessing the identified goods and services (transport, loss of income, etc) the CVA is designed to support in order to meet the program objective.
- Where a variety of needs exist, adopt a multi-sector approach, so that recipients can cover a range of different basic needs with their transfer. This can be done by defining the monthly MEB.
- Consider any relevant taxes or transfer fees and ensure that these are covered by Oxfam and partners so as not to burden recipients.
- Consider environment aspects while calculating transfer values to ensure that items purchased can be both environmentally friendly and high quality.
- Consider relevant labor legislation/regulations when establishing CfW projects. In such cases, local labor payment rates must be used to guide the transfer value.
- Take account of currency impacts when deciding on the value of the transfer (e.g. whether to provide the transfer in local currency or hard currency like US dollars).
- Always ensure that program budgets have sufficient flexibility to adapt to potential changes in transfer value.

➤ Frequency of support

- The frequency of payment transfers may be one-off, repeated at regular intervals to meet recurring needs, or in instalments if linked to household or community investments. CfW payments may be made more regularly (daily or weekly).
- Frequency of transfers should also consider practicalities (such as staff administration time and transfer-related costs).
- Apply a gender and protection lens and consider risks for people receiving large payments. If feasible, spread payments out over time or use secure delivery mechanisms to reduce those risks. In general, smaller and more frequent transfers are more effective at meeting food assistance needs.
- Ensure recipients can access repeated transfers by considering availability of time and money and whether there are any protection concerns in travelling too often/too far or in carrying large sums.

➤ Duration of support

- Duration of CVA support should be based on the projected length of time during which recipients need to be able to cover their needs.
- Re-assess the duration of support based on guidance from monitoring tools, such as post-distribution monitoring.
- Duration of support is also dependent on the resources available, and should aim to meet the program objectives.
KEY RESOURCES AND GUIDANCE TOOLS:

- ERC Operational Guidance and Toolkit for Multipurpose Cash Grants Part 2 – MPG Transfer Design and Part 3 MPG Transfer Value and Appendix A

- ICRC/IFRC CiE Toolkit M3_2_0 Roadmap for Decisions on the Value and Frequency of the Transfer

- MercyCorps Cash Transfer Implementation Guide Activity C: Determine the Transfer Amount and Determine the Transfer Frequency

- NRC: Determining the value of cash transfers in remote areas

Photo: Oxfam | Market Mama vendor of the Unblocked Cash Response on Tanna Island. Each recipient received 10,000 Vatu (~86 USD) for basic needs over a period of 6 months (Vanuatu, 2019).
### 5.4.5. Targeting

Targeting is the most crucial element of program design as it is the process through which areas and populations (individuals, households and groups) are identified and selected to receive CVA assistance. It includes mechanisms and criteria to define target groups, to identify members of the target population, to ensure that assistance reaches the intended recipients and meets their needs according to the program objectives.

Targeting mechanisms and approaches for CVA are similar to those used for other assistance programs, with criteria usually based on proxy indicators of economic, social, political, physiological and physical vulnerabilities. However, as a modality used to facilitate access to goods and services in local markets, CVA is based on the program objectives and outcomes but tends to focus more on socioeconomic indicators.

This section outlines different strategies and approaches to targeting, and is closely linked to the registration process described in [Section 5.5.4 (Registration and Data Management)](##).

#### TYPES OF TARGETING MECHANISMS

- **Geographical targeting**: prioritizing assistance to particular locations. This can be useful where needs and vulnerability are indicated by location [for instance, in 2018, Oxfam targeted entire refugee households within “JJ” section of Cox’s Bazaar’s Kutupalong refugee camps with food vouchers, having assessed their needs].

- **Community-based targeting**: eligible beneficiaries are identified by the community. This is mostly carried out through a community selection committee. In 2021, in Papua New Guinea, the community selected the recipients for the Unblocked Cash Project through community suggested selection criteria.

- **Administrative targeting**: beneficiaries are selected according to an existing administrative list (such as a list of social protection scheme beneficiaries, or a beneficiary list from another CVA program). In 2020, cash transfers were provided to host communities in Cox’s Bazaar. Here, beneficiaries were selected according to vulnerable safety net criteria [based on vulnerability to COVID-19].

- **Proxy means testing (PMT)**: statistical analysis to identify household characteristics that correlate with poverty (defined as expenditure/consumption). Such characteristics are then screened against a formula which measures them according to the strength of the relationship, generating a poverty score for each household. MPCA programs in Iraq and Lebanon have used this method for targeting beneficiary households.

- **Self-targeting**: the implementing agency does not pro-actively identify households or individuals who fit the criteria. Self-targeting relies on those within the affected population to actively come forward to join a program, or to apply to join. As CfW interventions are conditional and set at minimum wage rates, they mostly follow self-targeting mechanisms.
Key steps:

1. Decide on whether to pursue a targeted or blanket coverage approach, based on the impact and phase of emergency, and link the targeting with the program objectives, scale of need [specific/broad], available resources, context, and vulnerability analysis.

2. If there is a need to target, define and select appropriate targeting criteria and procedures, based on the program objectives. Selection criteria should be clear, measurable, easily verified, measurable and relevant to both the local population and context. Work closely with the communities and project stakeholders (including representatives of any gender specific or marginalized groups).

3. Analyze risks associated with targeting specific individuals or groups (such as women or other groups that may be a higher risk due to cultural practices or gender roles).

4. Plan for the targeting exercise by considering number of staff, level of expertise and logistical support to identify beneficiaries using the mechanism. Considering the program duration and scale, will targeting be a worthwhile exercise?

5. In case of GCTs, map existing and potential groups (such as self-help groups and women’s groups).

6. Consult local authorities, affected communities and local leadership in areas that are being geographically targeted to ensure that the targeting criteria are understood and acceptable.

7. Implement targeting criteria and procedure to select program recipients.

8. Verify the targeted recipient list of households/individuals using sampling and by involving MEAL staff (both Oxfam and partner staff) where possible.

9. Establish communication methods to ensure that targeting criteria and processes are understood by affected communities. For selecting appropriate communication methods, see the following criteria.

10. Establish a continuous targeting approach where one-off targeting would not suffice based on the needs of the CVA program.

11. Identify and set processes to enable the referral of individuals/groups with specific needs or protection risks (falling outside of the selection criteria or needing extra support) to alternative assistance methods.

12. Establish feedback and complaints mechanisms to enable a feedback loop for communities.

COMMUNITY ENGAGEMENT

Never assume what people want, but rather find appropriate ways of consulting them, even when direct access to communities is limited. For instance, contact community focal points via phone during pandemic lockdowns.
The following list outlines the key steps to be taken in the targeting process:

1. Determine whether the scale of need and available resources require targeting now or will require it in the future.

2. Decide the targeting criteria - usually a combination a defined geographic area and/or groups of households/individuals.

3. Decide the targeting method and indicators, taking into account local specificities.

4. Establish a feedback and complaints mechanism.

5. Register the targeted population.

6. Implement targeting with the consent and involvement of community representatives.

7. Verify the list of household/individuals collected via the targeting criteria.

8. Monitor and verify the criteria during and post distribution of CVA.

9. Refine targeting criteria if necessary.

Blanket coverage may be appropriate in first phase sudden onset emergencies to cover basic needs, when targeting is not feasible or acceptable, or the speed of CVA is more critical than targeting accuracy.
TOP TIPS:

- Publicize targeting criteria, so that affected communities understand who will receive transfers and who will not be covered and why. For a template/example publication, see Annex 11.

- Map existing and potential groups (such as self-help groups and women's groups) for GCTs.

- Bear in mind that some vulnerable people may wish to remain anonymous (e.g. non-registered refugees, individuals under protection risks, GBV survivors) but will still need to be included in CVA targeting. If vulnerability criteria are being used to identify target households/individuals, develop clear proxy indicators to help identify those who are the most vulnerable.

- When deciding who to target, be aware that the provision of CVA can impact intra-household, gender, and community dynamics. For example, depending on cultural norms, CVA targeted to women recipients can increase/decrease intimate partner violence and increase women's roles in decision-making. However, these issues should not be assumed and discussions on who to target with the transfer should be included during the risk assessment process. This should be continually monitored throughout the program.

- For programs where household level targeting is proposed and societies where polygamous marriage is practiced, hold discussions with the community as to how these households are defined in order to implement optimal targeting approaches.

KEY RESOURCES AND GUIDANCE TOOLS:

- ERC Guide for Protection in Cash Based Interventions - Protection Risks and Benefits Analytical Tool

- ERC Guide for Protection in Cash Based Interventions - Recommendations by Program Phase, Eligibility Criteria and Targeting

- Mercy Corps CTP Toolkit Chapter 2 – Geographic and beneficiary targeting

- ICRC/IFRC CIE Toolkit – M3 3 2 1 – Targeting criteria

- ICRC/IFRC Toolkit Cash for Work Box – 1 1 4 Cash for Work Targeting issues

- CALP – Cash Transfer Programming in Urban Emergencies: A Toolkit for Practitioners
5.4.6. Establishing an AAP Framework

This section focuses on key steps that should be undertaken during the program design phase to establish an accountability framework to guide and assist design and deliver accountable CVA programs. Note that this section should be read in tandem with Sections 5.4.9 (Value for Money) and 5.5.2 (Ensuring Accountability).

Key steps:

1. Identify any existing accountability frameworks for the program, and build on these by incorporating relevant CVA elements.

2. Following Oxfam’s Five Dimensions of Accountability, collaborate with the MEAL team to produce an Accountability Framework (AAP Framework) that identifies how recipients can participate in the CVA program. Ensure the AAP Framework is accompanied by a means of verification and practical guidance on how to meet the standards.

3. Apply an age, gender, and diversity lens to the AAP Framework and its mechanisms. This will enable understanding of different perspectives in a disaggregated manner and facilitate appropriate communication with different groups.

4. Identify any risks (protection, risk of abuse, fraud and corruption) related to accountability and feedback mechanisms and include these in the AAP Framework.

5. Service provider and partner accountability: as CVA programs involve extensive collaboration between different partners and market actors, ensure monitoring mechanisms are established for them to be accountable to recipients.

6. Ensure that the AAP Framework is clearly linked with the MEAL framework.

THE AAP FRAMEWORK SHOULD FOCUS ON ANSWERING KEY QUESTIONS, INCLUDING:

- Why do we need to be accountable?
- Who are we accountable to and for what?
- What are we doing to ensure we are accountable?
- How will we know if we are being accountable?

THE AAP FRAMEWORK SHOULD INCORPORATE THE FOLLOWING:

- Participation and inclusion of affected populations in all aspects of CVA design, implementation, and monitoring.
- Two-way communication with affected populations on all aspects of the CVA program (not limited to the transfer itself).
- Using feedback to adapt CVA responses as necessary.
- Protection from sexual abuse and exploitation (PSEA) – this element of accountability has its own commitments which must be taken into account.
5.4.7. MEAL Framework

The MEAL framework is developed during the program design stage but can be adjusted later to incorporate any changes. It is then used as a key reference for developing a MEAL plan. The development of both materials (framework and plan) is led by the MEAL teams, with support from program teams. This section details how the quality and effectiveness of a CVA response can be measured by specific indicators under a MEAL framework. Other components of MEAL are elaborated on in Sections 5.4.1 (Defining Program Objectives), 5.6 (Monitoring and Evaluation), and 5.7 (Exit Strategy).

A MEAL Framework is a tool constructed over a log frame matrix to help establish activities to assess the progress/status of proposed indicators (impact, outcome and output), assumptions and risks identified in the log frame.

The MEAL framework defines requisite details in relation to the information gathering activities in order to ensure that the proposed indicators are duly monitored. Such details include the type and level of information needed, the collection methodology used, person/teams responsible for data collection, analysis and frequency.

For further examples, consult the MEAL Framework.
Key steps:

1. Collect information that can influence the CVA project and its implementation, such as seasonal calendars, election calendars, and geographical characteristics of the intervention area.

2. Involve MEAL specialists and sectoral/multi-sectoral technical program teams to contribute to the CVA MEAL framework.

3. Disaggregate the variables: the MEAL framework ensures data can be collected and analyzed according to sex, age, and other gender specific profiles (Sex and Age Disaggregated Data – SADD). For instance, if a proposed outcome indicator aims for 80% of targeted female households to report an increase in Food Consumption Score (FSC), the MEAL framework will trigger the need to carry out a baseline study prior to the interventions and will ensure that all households reached are disaggregated (at least by sex).

4. Identify the unit of analysis at the level at which the information will be focused on. For the above example on FCS, this information should be researched at the household level. A household interview would be an appropriate means of data collection.

5. Select the most adequate method of gathering information by considering the type of indicators (such as qualitative or quantitative), time and financial resources available, and capacity and experience of staff.

6. Establish frequency of data collection for monitoring of indicators by considering the sensitivity of indicators to changes. For example, allow at least one week post intervention to collect endline data for FSC as it includes a 7-day recall period. Both baseline and endlines should also be planned around the same time of the year to minimize seasonal variations of food uptake in rural areas.

7. Using the logical framework as a foundation, develop a CVA MEAL framework that is defined by the program objectives. This should include regular scheduled monitoring of the program at process, output and outcome level.

8. Collaborate and establish clear roles and responsibilities within the MEAL framework to ensure accountability across internal and external project stakeholders for measuring and evidencing impact against the program objectives.

9. Regularly revise the MEAL framework through joint reflection between program teams, MEAL, and partners.

10. Establish clear linkages between the MEAL framework and the AAP Framework, particularly the inclusion of data collected through feedback mechanisms.
WHY DEVELOP A CVA MEAL FRAMEWORK?

- To help define details relating to information gathering activities.
- To help develop sound monitoring and evaluation plans and to ensure the implementation of all planned monitoring and evaluation activities.
- To support CVA practitioners and managers to articulate program goals though measurable indicators.
- To define relationships and logic between inputs, activities, outputs, outcomes, and impacts.
- To help adjust the program according to the situation.
- To better support consultation with (and feedback from) affected populations.
- To collect data specific to the CVA process, including outputs, the implementation context, and markets.

TOP TIPS:

- Ensure that the MEAL framework is designed to include both qualitative and quantitative data. Even if there are no qualitative indicators in the log frame, the MEAL framework can still include these by describing them as “add-on’s” to those specified in the logical framework.

- As part of MEAL framework development, the project team (including the project manager, technical advisers, MEAL staff) must work together to decide who is responsible for implementing the different parts of the monitoring framework.

- Undertaking a recipient perception survey on the CVA process can be an effective way of capturing what has worked or not at the process level. Work with gender and protection colleagues to include indicators that relate to gender, risk, and conflict sensitivity, as needed to meet program objectives or as part of the risk management and mitigation strategy. Gathering such specific data during CVA responses will help to put positive and negative gender impacts into context, and will highlight protection concerns which may require rapid program adjustments.

- Consider the financial feasibility of collecting data and explore the possibility of joint information gathering exercises to address more than one indicator at one time.

- The MEAL framework must be a dynamic instrument which is subject to revision. As the project matures and information collecting exercises develop, relevant changes can be made to ensure its usefulness and quality.
KEY RESOURCES AND GUIDANCE TOOLS:

- CALP: Monitoring4CTP – Monitoring Guidance for CTP in Emergencies – Section 1 Monitoring Fundamentals for CTP and Section 3 Process Monitoring for CTP
- ICRC/IFRC CI E Toolkit – M5 – MSE
- Oxfam Box: Monitoring Framework
- Humanitarian MEAL Minimum Standards
- CVA Compendium of Indicators
- MEAL Matrix Humanitarian Response CAMSA
5.4.8. Program and Partner Capacity Sharing

Principled and effective partnering is essential to transform the humanitarian system and improve the quality of aid, while equitable partnering strengthens LHL.

This section highlights key elements to consider for partner capacity strengthening and highlights principles and approaches, in particular the need for collaborative processes. Partners include any stakeholder involved in the implementation of a CVA program, from service providers to local agencies or government stakeholders, to community groups.

Key steps:

1. Undertake a CVA capacity assessment for project partners to identify existing strengths and gaps. Such capacity assessments are joint and reciprocal exercises between (potential) partners and Oxfam, identifying capacity strengths and gaps of both international and local actors – they should be considered alongside investment and commitment to addressing the gaps identified. Information should be shared in a reciprocal manner.

2. Develop a collaborative capacity strengthening/sharing plan and budget which includes training and mentoring activities.

3. Ensure that capacity sharing journeys are demand-driven and capture current humanitarian/CVA capacity at national or sub-national level, identify and engage local and national humanitarian actors, jointly identify capacity assets and sectoral needs, facilitate and prioritize capacity sharing across all budgets and plans.

4. Roll out capacity strengthening actions.

5. Monitor and evaluate.

6. Document learnings in order to adapt/improve future capacity strengthening plans.

Oxfam’s understanding of capacity sharing* is as follows:

- Complementarity between actors.
- System capacity versus organizational capacity versus individual capacity: promoting local and national humanitarian actors coordination, collaboration, influencing, networking, and synergies.
- Reciprocal capacity sharing.

* Note that this applies to all capacity sharing, not solely or specifically to CVA.

Oxfam adheres to seven core capacity sharing principles – these can be found at Annex 13.
CASE STUDY: ELNHA CTP LEADERSHIP PROGRAM (SINCE 2016)

The **ELNHA CTP Leadership Program** in Bangladesh provides an example of supporting the leadership and ownership of local and national humanitarian actors. This ongoing program is being rolled out in Bangladesh as part of the ELNHA project. It is a 10-month program with 20–25 participants from different NGOs from various districts that attend 4 training modules focused on core CVA skills, leadership, and coordination/representations. The program builds on the importance of CVA in emergency responses that could become significant for local and national humanitarian actors – especially as these have now started receiving funding under the Start Fund Bangladesh and are competing for funding with INGOs.

This program differs from other, more basic CVA training initiatives, as it provides a full package. It aims to develop people not only into CVA program experts (including through a practical closing module) but supports participants in becoming agents of change in their district by building knowledge and confidence.

* A learning brief on the ELNHA CTP Leadership Program can be viewed here.

TOP TIPS:

- Ensure CVA capacity assessments are carried out in an enabling manner. They are not extractive exercises and should generate ownership: ideally, partner assessments should review organizational preparedness for Oxfam and partners.

- Ensure capacity learning needs are demand-driven! Beyond (one-off) trainings or workshops, focus on modalities that are best placed to promote local and national capacity to respond to humanitarian crises. Early context assessment activities for CVA include understanding of local humanitarian system capacity (such as through mapping CVA actors and local CVA capacities and gaps that need to be addressed).

- CVA capacity strengthening/sharing plans are long-term and collaborative, not solely based on program needs and include comprehensive training and mentoring plans. They should be included as part of preparedness. Oxfam invests in sustainable CVA capacity (organizational and institutional) that contributes to longer-term growth of the humanitarian capacity at the sub-national or national level.

- CVA programs define transition or moving on options early on: be intentional about changing to advisory, backstopping, or brokering roles, as part of Oxfam’s partnering and capacity strengthening journeys.

- Minimize the practice of contracting partners to implement programs designed by Oxfam. Instead, facilitate the work of local actors and their networks as they shape disaster management programs, advocate for change, and shift into roles of greater power and responsibility and sustainability.
KEY RESOURCES AND GUIDANCE TOOLS:

- ELNHA HCD Strategy
- Humanitarian Country Capacity Analysis Methodology
- Local Actors Taking the Lead Approach (Oxfam internal document)
- SHAPE Framework
- Oxfam’s Guidance on Working in Partnership and LHL for CVA
- Top tips for Partnerships & Local Humanitarian Leadership (LHL) in Oxfam Humanitarian Programming

Photo: Oxfam/2018 | Participants of the ELNHA Leadership Program module 1 (Bangladesh, 2018).
5.4.9. Value for Money

A VfM analysis aims to identify and assess the links between resources invested in a CVA intervention and the intervention’s outputs and outcomes. The analysis then explores whether greater change could have been achieved in the same context and if so, how. VfM can be defined as "the best use of resources to contribute to positive significant change in the lives of the most vulnerable people." It aims to strike the best balance between economy, efficiency, and effectiveness to achieve the desired impact. Undertaking some form of VfM analysis is important as it feeds into decision-making at different stages of the program cycle. It can take place at various times:

- during the initial response analysis and program design, when deciding on the most appropriate transfer modality – cash, vouchers, in-kind or a combination;
- during implementation, when program monitoring takes place, providing data on whether / how the CVA is meeting objectives and impacting the lives of recipients; or
- during evaluations for learning and reporting purposes.

Simple VfM analysis

A starting point for VfM analysis can be to undertake a simple cost-efficiency calculation (the comparative cost of the transfer modality, including the cost of the transfer itself). This is done by dividing the costs of one transfer modality (e.g. the value of a cash transfer) by the costs of a different transfer modality (e.g. the costs of purchasing in-kind commodities). Cost-efficiency analysis focuses on the relationship between program administrative costs and program outputs. For details, refer to pages 28 and 29 of the guidance on measuring and maximising value for money in social transfer programs (second edition).

Full VfM analysis

To go beyond a cost-efficiency calculation and ensure VfM, it is necessary to undertake further analysis. This analysis should explore:

- which modality is able to meet the program objectives;
- whether using a more expensive transfer modality can be justified;
- whether costs are higher for one modality due to initial set-up and equipment costs;
- whether costs differ according to season;
- whether a modality is preferable due to gender, inclusivity, or the environment.

When undertaking VfM analysis, it is necessary to consider not only what is provided (the transfer) but also any relevant contextual factors that may influence the VfM, including:

- the scale of the intervention;
- the frequency and duration of transfers;
- the choice of delivery mechanism;
- whether the CVA is being provided alone or in addition to other forms of assistance.

The following table demonstrates how VfM can be integrated into different phases of the program cycle. It is not specific to CVA programs, but the questions remain relevant regardless of the transfer modality.
<table>
<thead>
<tr>
<th>IDENTIFICATION</th>
<th>PLANNING AND DESIGN</th>
<th>IMPLEMENTATION</th>
<th>EVALUATION AND LEARNING</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have we analyzed the context to ensure we have correctly identified the problem and are putting our money in the right place?</td>
<td>What is the ratio of expenditure on organizational to programmatic costs?</td>
<td>Are we collecting monitoring data and is there evidence that we are achieving what we set out to do?</td>
<td>Is there evidence our theory of change worked in practice?</td>
</tr>
<tr>
<td>Are we linking resource allocation to previous performance data?</td>
<td>What steps are we taking to manage risk in this intervention?</td>
<td>Are we monitoring the costs of units, activities or sets of interventions?</td>
<td>Are we able to identify if our interventions delivered more or less than expected?</td>
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<tr>
<td></td>
<td>Will this demand higher expenditure?</td>
<td>Are we analyzing costs alongside results?</td>
<td></td>
</tr>
<tr>
<td>Do we have an understanding of what would happen without our intervention?</td>
<td>What is the ratio of expenditure on organizational to programmatic costs?</td>
<td>Are we collecting monitoring data and is there evidence that we are achieving what we set out to do?</td>
<td>Is there evidence our theory of change worked in practice?</td>
</tr>
<tr>
<td>Are we linking resource allocation to previous performance data?</td>
<td>What steps are we taking to prevent corruption in this intervention?</td>
<td>Are stakeholders involved in identifying benefits?</td>
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<td></td>
<td></td>
<td>How are their perspectives included?</td>
<td></td>
</tr>
<tr>
<td>Who will benefit from the intervention and what value do they put on the results?</td>
<td>Do we have a clear theory of change? Is this supported by previous experience or evidence?</td>
<td>Where results and costs vary from expectations are we able to explain why?</td>
<td>Do we have evidence to show that the impact from the program is long term and sustainable?</td>
</tr>
<tr>
<td>How does this intervention fit in with our comparative advantage? Are we avoiding duplication with other actors?</td>
<td>Is there a budget linked to the theory of change?</td>
<td>Are we adapting our objectives based on learning?</td>
<td>Can we show how resources were spent to achieve changes?</td>
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<tr>
<td></td>
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<td></td>
<td>Are the parameters of VfM clearly identified and do they include benefits that are not easily quantified?</td>
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<tr>
<td>Question</td>
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<td>Question</td>
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<tr>
<td>Will we be working with hard-to-reach groups or fragile and conflict-affected states where costs are high and trade-offs are necessary?</td>
<td>Do we have clear objectives, milestones and targets, building on a baseline?</td>
<td>Was this a good use of resources?</td>
<td></td>
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<td></td>
<td></td>
<td>What would we do differently next time?</td>
<td></td>
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<tr>
<td>What results do we hope to achieve from the resources put in?</td>
<td>How could we achieve more value for the same/less resources?</td>
<td>Are we improving financial management across the program?</td>
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<tr>
<td></td>
<td></td>
<td>Are we choosing the right FSP?</td>
<td></td>
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<tr>
<td>Are there multiplier effects from the intervention?</td>
<td>Can we compare the cost of different strategies to achieve similar outcomes?</td>
<td>Are we incorporating learning into future / other programs?</td>
<td></td>
</tr>
<tr>
<td>Are we generating important learning through this intervention?</td>
<td>Are we involving partners and communities in identifying which activities and outcomes have greatest value, and where savings can be made?</td>
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<tr>
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<td></td>
</tr>
<tr>
<td>Are there benefits from replication or scaling up this intervention?</td>
<td>Have we considered how this intervention is going to be sustainable in the long term?</td>
<td>Can we build synergies with existing programs?</td>
<td></td>
</tr>
</tbody>
</table>
TOP TIPS:

- Establish how/what (scope) the VfM analysis will cover from the outset.

- Consider staff time and resource implications in doing a VfM analysis. Ensure VfM tools for measuring and managing are simple enough for program staff to incorporate into their work.

- Do not make VfM comparisons with other contexts as each response environment is different. Keep the VfM analysis focused on the context in which you are operating.

- To assess and analyze VfM, instead of using traditional accounting data on expenditure by line item, consider undertaking the VfM assessment and analysis by activity based on the project cycle.

- Agree at country level whether it is sufficient to undertake a simple cost-efficiency analysis or whether the more detailed VfM analysis (which goes beyond cost-efficiency) is necessary.

- The cheapest way of delivering a transfer (cash, vouchers, in-kind) is not necessarily the most cost-effective and does not necessarily mean that delivering through that transfer gives the most value for money. More expensive options may in fact be preferrable in VfM terms if, for example, they are able to meet objectives in a way that less costly options cannot.

- Collect quantitative data on costs and performance as well as using qualitative processes to understand why a result has been achieved to undertake VfM analysis.

KEY RESOURCES AND GUIDANCE TOOLS:

- DFID: Guidance on Measuring and Maximizing Value for Money in Social Transfer Systems

- Evidencing the Value for Money of the CCI’s Cash and Legal Programs

- OPM, Concern, CALP: Factors Affecting the Cost-Efficiency of E-transfers in Humanitarian Programs

- Somalia Food Security Cluster: Guidance for Transfer Modality Cost Analysis

- MANGO: Assessing and managing VfM: Lessons for NGOs

- CALP Resource: Cash assistance – How design influences value for money?
Implementation

5.5.1. Working in Partnership

This section introduces Oxfam’s partnership principles and provides examples of CVA partnership approaches.

CVA partnerships should be based on Oxfam’s partnership principles (see the 10 Principles for equitable Partners and LHL in CVA) and commitments (including Charter for Change and Grand Bargain). This includes promoting equitable partnering over sub-contracting and understanding that equitable partnering contributes to LHL.

As described in Section 2.4 on LHL, partnerships in CVA programs are based on capacity sharing among local actors and within communities. Wherever feasible and appropriate, Oxfam maximizes opportunities for equitable partnerships with local actors. This requires timely preparation and commitment from all parties and can be done by following the key preparedness steps listed at page 66.

To ensure mutual partnership expectations, Principle 10 of the Principles for equitable Partners and LHL in CVA should also be consulted.

When preparing to work with partners on CVA, the CVA and Partnering Project Cycle should be understood and planned for accordingly. Particular attention should be given to the Preparedness & Partner Scoping section of the Good Practices & Guiding Questions (pg. 2) of the CVA and Partnership Toolkit.

In CVA programming, Oxfam explores and maximizes opportunities for equitable partnerships with local actors, including civil society, government, and the private sector. Oxfam works with partners of all sizes and experience.

Key steps:

1. If a partnership agreement is not signed in the preparedness stage, scope needs and options and identify potential partners.
2. Draw up framework/partnership agreements with potential partners and service providers.
3. Draft agreements which reflect partnership principles and clarify roles and responsibilities, reporting mechanisms, communication channels, decision-making, collaboration, and whistleblowing.
4. Conduct joint monitoring visits to CVA program beneficiaries, providing opportunities for joint reflection on progress, obstacles and required modifications. Collaborate, co-create, deepen engagement, and establish ways of working.
5. Deliver projects in line with the partnership agreement and with systematic partnership reflections. CVA partnerships should adopt reviewing mechanisms that enable consistent review and measurement of partnership results.
6. Follow opportunities for LHL.
CASE STUDY: KENYA (2019)

Kenya provides an example of a **partner-led operational model**. By adopting this model, Oxfam’s country office was able to reduce its humanitarian staff numbers from 400 (2012) to 4. The team has trialled new and innovative partnering approaches to preparedness and awareness-raising (such as cholera awareness and advocacy campaigning with a music/youth group), to fully partner-led drought and flood responses. This includes innovative approaches to reinforcing partner capacities to respond and supporting the emergence of a local actor humanitarian network to facilitate networked responses.

TOP TIPS:

- CVA partnerships are longer-term strategic partnerships, designed to extend beyond the timeframe of a project or emergency.
- This includes supporting local /national partners’ organizational capacities and interests, beyond programs, and embedding strategic collaborations into Oxfam’s humanitarian response strategies, exit strategies, and country program strategies.
- Oxfam and partners must systematically discuss and build awareness of gender as part of the partnership and across the CVA project cycle.
- Gender assessments, considerations and risks should be co-understood and discussed.
- For more tips and good practices, refer to **Good Practices, Guiding Questions and Top Tips for Partnerships & LHL in Oxfam Humanitarian Programming**

KEY RESOURCES AND GUIDANCE TOOLS:

- **Partnership and localization commitments:**
  - Charter 4 Change
  - Charter for Change & the Humanitarian Principles of Partnership
  - IAC Guidance Notes on Humanitarian Coordination
  - IASC Guidance Notes on Localization
  - Oxfam-Specific Principles of Partnership
  - ALTP Partnership Practices for Localization
<table>
<thead>
<tr>
<th>KEY RESOURCES AND GUIDANCE TOOLS:</th>
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<tbody>
<tr>
<td>Further guidance:</td>
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<tr>
<td>➤ CVA and Partnership Toolkit</td>
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<tr>
<td>➤ Good Practices &amp; Guiding Questions</td>
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<tr>
<td>➤ 10 Principles for Equitable Partners and LHL in CVA</td>
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<tr>
<td>➤ CVA and Partnership Toolkit – Partnering Project Cycles</td>
</tr>
<tr>
<td>➤ Partnership &amp; LHL Top Tips</td>
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5.5.2. Ensuring Accountability

This section focuses on how to implement accountability mechanisms, highlighting good practices throughout the CVA cycle and emphasizing the importance of trusted communication approaches with communities. Communication must remain participatory, people-centred and designed (or adapted) in partnership with CVA recipients, communities, and project stakeholders.

This section links to Sections 2.3 (CVA and AAP) and 5.4.6 (Establishing an AAP Framework).

Key steps:

1. Use the AAP Framework developed during the program design stage to put in place accessible and functional accountability and feedback mechanisms that include CVA-specific considerations.

2. Follow the checklist to guide accountability actions during the implementation phase.


4. Adhere to Oxfam’s Humanitarian MEAL minimum standards that outline the five dimensions of accountability for the organization, including for AAP in CVA. Data protection and data rights must also be adhered to.

5. In collaboration with the anti-corruption team, map internal confidential reporting mechanisms for fraud/corruption and ensure that service providers/staff/volunteers are aware of how to use these.

6. Work with the MEAL team to assess whether existing feedback channels are appropriate, and if not, identify and establish new ones that enable teams to listen to communities, address feedback and lead to corrective actions.

7. Ensure contracts with partners and services providers include accountability clauses to ensure compliance with accountability standards towards CVA recipients.

8. Monitor all accountability mechanisms processes by incorporating them into standard MEAL mechanisms (such as baseline, post-distribution monitoring, and evaluation).

9. Adapt all learning for future CVA programs.

HOW CAN WE ENSURE THAT ACCOUNTABILITY IS HAPPENING?

- **Investigate:** Put in place processes to monitor adherence to the AAP Framework and practices via means of verification and indicators.

- **Report:** By collaborating with the MEAL team, analyze and report the program’s accountability performance in lined with the AAP Framework.

- **Review, learn and adapt:** Use the report to enable learning and encourage a culture of mutual accountability with recommendations for how accountability practices should evolve and respond as we learn from experience. Adapt as we go.
There are no global benchmarks for AAP in CVA. However, accountability is central to CVA and occurs through the project cycle and is the responsibility of all. Ground Truth Solutions has identified the following as the most common considerations in CVA programming (based on a study of Kenya and Iraq):

- It is important to listen to CVA recipients and understand what matters to them – this could be flexibility (deciding where to spend the transfer), reliability (receiving transfers) or trust (trusting those managing transfers) for cash recipients.
- Getting these things right from the outset is crucial to ensure that accountability is acted on.
- Lack of clarity around the targeting and eligibility of recipients has been identified as a problematic feature of CVA programs.

### KEY STEPS FOR COMMUNITY ENGAGEMENT

1. Undertake initial community mapping to understand their structures, gender and power dynamics and other cultural factors that influence information flow.
2. Train staff on how to effectively communicate and engage communities (especially on facilitation skills), to ensure they understand the local context, the community’s preferences, and communication channels to share information with the community.
3. Set up systems to collect and receive feedback from communities, including complaints.
4. Address the complaints received, adapt the program in line with feedback received and then report back the changes made to affected communities as part of our commitment to be accountable to them. The CPT can be an effective contributor to closing the feedback loop.
5. Advocate community concerns which cannot be addressed within the scope of the program to relevant stakeholders through coordination mechanisms.
6. Ensure clarity between Oxfam/partners and the affected community in the roles and responsibilities of community leaders, volunteers (where relevant) and local market actors from the affected community, including any incentives they might be offered. Document it via a MOU as a good practice.
7. Engage with all community groups (and not just CVA recipients) throughout the project cycle, right from the start. Use participatory methods to help communities understand inclusion criteria for CVA programming to minimize risks of misunderstandings that could result in the program being opposed.
8. Establish multiple transparent mechanisms and channels for engaging with communities/ recipients. Consider reliability, preferences, and the capacity of different groups to access various communication means (such as radio, SMS, printed visual materials, verbally via project staffs, or community meetings) to share and receive key information.
9. When preparing contracts with third parties (such a FSPs), include a clause on do’s and don’ts for community information sharing and receiving.
TOP TIPS:

- Accepting feedback and complaints is not sufficient. Program teams must take action, in collaboration with the MEAL team, to close the feedback loop.
- Develop a FAQ sheet in advance of CVA program implementation, so that staff are prepared to respond to questions.
- Interact with recipients on a personal level, through face-to-face interactions rather than hotlines where possible.
- Select the most appropriate and accessible two-way communication channels (allowing for both giving and receiving of information) and approaches based on target audiences, ease of access, preferences, trust, cost, inclusion and risks assessment.

Recent findings from ICRC indicate that the physical distance between recipients and providers with large scale programs has reduced accountability.

KEY RESOURCES AND GUIDANCE TOOLS:

- CAMEALEON/CALP (September 2019). 'Cash Assistance in Lebanon: Accountability of Affected Populations
- Maunder (2019) Evaluation of the ESSN, Turkey - Principles and Good Practices to Design AAP. See Sections 2.2 (Effectiveness) and 3.2 (Good Practices)
- IASC AAP Operational Framework

Oxfam accountability guidance includes the following key resources:

- Compass Page for Oxfam’s Approach to Accountability in Humanitarian Programs
- Oxfam’s Common approach to MEL and Social Accountability (CAMSA) Folder
- CALP Webinar
5.5.3. Contracting Service Providers

An initial assessment of service providers will have already been carried out during the situation analysis phase (5.2.3. Service Provider Assessment). As such, this section provides an overview of the process for selecting, contracting, and managing service providers (financial or/and technology) and includes guidance on how to determine the internal procurement method and processes. Note that Oxfam and partners make direct payments or provide vouchers directly to beneficiaries (without third party service providers) where service providers are not available or are difficult to on-board. In such cases this section will not be relevant.

Key steps:

1. Ensure that the procurement plan for service providers and the associated budget is integrated into the project’s “supply plan”. For reference, see page 20 of the Supply and Logistics Manual.

2. Based on the results of the service provider assessment (5.2.3. Service Provider Assessment) and response analysis findings, establish and work with the procurement panel (Logistics, Finance, and Program teams), to initiate the procurement process. Work with the procurement panel to assess quotations/bids against the selected criteria.

3. Prepare the Term of References and criteria list for the procurement of the service provider.

4. Submit a Requisition Request Form for the purchase of services to Logistics. Refer to Oxfam’s Guide to Procurement Procedures for CVA to determine the value of requisition and the overall value of the contract and procurement method. The Logistics team will advise on the procurement method by following the below Procurement threshold table. Do note that thresholds may be affiliate specific, so input from Logistics is recommended.

5. Where necessary, ensure any derogation from the procurement process is authorized in writing, both externally (by donors) and internally (waiver) before completing the purchase order.

6. Follow Oxfam and partners’ standard procurement procedures and in reference to the set criteria, select the right service provider(s).

7. Once the quotation/bids are received, coordinate with the procurement panel to assess and evaluate the various service providers (involving Logistics, Finance, Operations, and if digital transfers are being implemented, IT) against the selected criteria using ranking tools. See template here.

8. Identify the service provider(s) that can best deliver according to the set criteria, the CVA objectives and delivery mechanisms.

9. If possible, establish the framework agreement (describing the purpose, services, and associated costs, duration of the agreement, coverage area, clear roles and responsibilities, systems for reporting, communication, and decision-making) for a fixed period time (ranging from one year to four years) to streamline the process for the present and future CVA. The process should be led by the Logistics team.

10. Establish risk mitigation measures to ensure that service providers are not able to abuse their power. Fraud mitigation measures must also be put in place. For a list of risks associated with third party service providers, see Annex 16.

11. Prepare and sign a legally binding contract with the trader/service provider, detailing roles, responsibilities, and commitments. The Logistics team will lead on devising the technical specifications, with support from the Programs team. The following page outlines the components of a strong contract.
Contracts must clarify the services that will be provided and the timeframe in which they will be delivered. The minimum content of a contract with any service provider includes the following:

| **Duration of agreement** |
| **Cost and quality of service** |
| **Division of responsibilities** |
| **Calendar of critical dates (distribution, reconciliation)** |
| **M&E systems and required information** |
| **Code of conduct and accountability commitments (including data protection)** |

### Selecting Vendors and Setting Contracts for Voucher Programs

All standard selection processes can be followed while selecting vendors for voucher programs, but additional considerations may be required for their final selection and contracting:

- Undertake vendor assessments to select the vendor suitable for the CVA intervention and base it on selection criteria. See vendor selection template [here](#).
- Voucher programs often involve the participation of multiple vendors/merchants (with capacity and willingness) to support the delivery of required goods and services through vouchers (paper/electronic) across various market centers. Sufficient suppliers should be selected to allow recipients to easily access vendors in their area, and this must be balanced with the organizational ability to handle multiple supplier contracts.
- While working with vendors it is always recommended, where possible, to encourage the selection of women vendors by integrating gender in the selection criteria.
- Small scale vendors should equally be considered and noted as part of the selection criteria.
- For electronic voucher programs, vendors should be provided with supportive items (such as point of sale terminals, or mobile hand-held devices) which should be clearly mentioned in their contracts/agreements.
- Extensive resources are often required for the contracting and management of vendors in voucher programs.
- Always consider a vendor’s socio-political, religious, and clan affiliations to ensure that shops are accessible for all recipients.
### PROCUREMENT THRESHOLD TABLE FOR ONE OXFAM (showing thresholds followed by OGB, ONL and OES):

<table>
<thead>
<tr>
<th>TRANSACTION VALUE</th>
<th>DESCRIPTION</th>
<th>PROCUREMENT METHOD</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>STANDARD</strong></td>
<td><strong>EMERGENCY</strong></td>
<td></td>
</tr>
<tr>
<td>&lt; €500</td>
<td>&lt; €1,000</td>
<td>Very low Value</td>
</tr>
<tr>
<td>&lt; €1,000</td>
<td>&lt; €10,000</td>
<td>Low value</td>
</tr>
<tr>
<td>&lt; €50,000</td>
<td>&lt; €100,000</td>
<td>Mid value</td>
</tr>
<tr>
<td>&gt; €50,000</td>
<td>&gt; €100,000</td>
<td>High value</td>
</tr>
</tbody>
</table>

For information specific to CVA, see [Oxfam’s Guide to Procurement Procedures](#).

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**Photo:** Pablo Tosca/Oxfam | Zahia, Sarah and Hanadi, Syrian refugees living in a neighborhood of Tripoli - part of the temporary cash assistance of $175 in cash cards, which could be redeemed at one of several post offices (Lebanon, 2018).
TOP TIPS:

- Undertake an initial screening of service providers against a set of selection criteria. For recommended criteria, see Section 5.2.3 (Service Provider Assessment).

- Establish framework agreements with different service providers to create back up opportunities should the selected service provider not be able to fulfil commitments. Where possible, consider tri-partite contracts with Oxfam, CSO partners and FSPs.

- If time allows, test the systems being provided by service providers in advance of implementation to allow for amendments if required. At a minimum, ensure contracts include sufficient flexibility to ensure that necessary amendments can take place if needed.

- Try to negotiate any service fee payment after confirmation of completion of the service (after the transfer has been made to recipients and proof of delivery has been provided and reconciled). Note that such negotiations may only be possible in tandem with the transfer of funds to recipients.

- FSPs are likely to require the use of their own standard contract – ensure that specific clauses and CVA considerations are included in this.

- Ensure that service providers are contracted to also provide trouble shooting services and customer support service for cases where recipients are not familiar with how to access their transfer or have challenges in doing so.

KEY RESOURCES AND GUIDANCE TOOLS:

- CRS: Operations Guidance for Cash

- ICRC/IFRC CiE Toolkit – M4 3 – Service Providers [includes checklists for different types of service provider; contracting templates; data protection principles]


- WFP: Cash and Vouchers Manual
5.5.4. Registration and Data Management

This section focuses on the registration of eligible CVA recipients. It includes the use of digital systems for recipient data management as well as data protection issues.

Key steps:

1. Create a recipient (and where applicable, vendor) registration database. Ideally, this should be a digital system that can disaggregate data (by gender and age at the very least) and involve the MEAL team throughout the registration process.

2. Confirm methods for identifying recipients (and vendors). Note that for certain forms of CVA (such as voucher programs), pre-identified local vendors should also be registered. Similar registration processes and standards apply.

3. Confirm individual or household verification methods.


5. Establish monitoring and complaints mechanisms, including community level feedback mechanisms.


7. Communicate with both recipients and non-recipients (providing information on selection processes as part of safe programming where necessary).

8. Initiate registration based on consulted and approved selection criteria, or blanket selection.

9. Ensure that Oxfam’s Accountability Approaches have been adhered to.

Photo: Oxfam | Zuhura Shaban Ajigo conducting a registration interview of a mother from Ziwani. She will be receiving KES 4,711 (EUR 37) a month for food and basic needs as part of the Floods and Desert Locust Infestation Program (Kenya, 2020).
TOP TIPS:

Targeting and registration

- National government-issued ID cards are the most commonly accepted form of ID for financial and technological service providers. Therefore always check the national regulation for KYC regulations before designing the Registration Form.
  - Create an ID card specific to the program.
  - Issue a pre-paid card or bank card with a Personal Identity Number (PIN) and/or biometric measurement at the time of registration. Funds are only loaded once the registration has been validated.
  - Issue a pre-paid card or bank card with a unique bar code (or biometric identification) which is linked to a database connected to a portable barcode reader or POS device.
  - If another humanitarian organization has already issued an ID card to the program’s intended recipients, using these can be quicker and cheaper than creating a new one.

- Where possible, some form of official identification (such as a government ID card or passport) should be matched to an internal verification tool.

- Ensure that each person/household registered has a unique identifier which can link them to the transfer being provided.

- Where recipient data is to be used by several agencies, agree in advance which organization will be responsible for data management.

- With digital transfers via phone, the unique identifier can be linked to the recipient’s mobile phone number.

- Where beneficiaries do not have phone number, alterations should be explored by assessing associated risks and mitigation measures.

Digital systems for recipient management

- Using digital data collection and management systems such as Survey CT0 is significantly quicker than using manual (paper-based approaches) and tends to be more cost-efficient and more accurate, faster (with reduced staff time), more efficient, and ensures easier documentation and analysis.

- If shared digital data systems are being used, agree on which agency will be responsible for data management.

Data protection and data management

- Ensure that recipients can opt-out of sharing their personal information in case of protection concerns (or other) and establish a referral mechanism for them to be able to access other services if required.

- Establish data protection measures and data sharing protocols and share these with third party service providers who are involved in the CVA program. See Section 6.4 (Data Responsibility) for more detail.

- Be aware of the information that service providers are obliged to give government authorities access to (under KYC requirements) and ensure that there is a plan to protect recipients if necessary. Note that e-vouchers are subject to less KYC requirements than other forms of digital transfer, so these may provide an alternative option.

- Follow and respect the national data protection laws.
5.5.5. Managing and Reconciling Distributions

This section covers the planning and tracking of CVA distributions and its reconciliation processes. This involves preparing and adhering to the Financial Reconciliation Plans (which should provide clarity on roles and responsibilities, steps to be followed, documents required, timeline, final reconciliation, and wrap up).

Key steps:

1. Draw up the CVA distribution plan for each location. This should be informed by a gender and protection analysis and must clearly define all staff/partner/service provider roles and responsibilities.

2. Ensure that service providers have sufficient resources to deliver transfers for the duration of the program.

3. Prior to distributions, ensure that all actors have been trained and/or briefed on program specific delivery expectations.

4. Ensure that distribution locations can be safely accessed by staff, partners, service providers and recipients (an ongoing step that must be monitored throughout the program’s duration).

5. Set up the CVA delivery process, ensuring that recipient distribution lists are available on site for name-calling and signatures on receipt.

6. If necessary, pay service providers in advance and communicate transfer information to recipients and communities (timing, duration, amounts, and processes).

7. If no service providers are involved and it is a direct distribution by Oxfam or partners, submit a request for a cash advance (program float not a personal float). This should be planned at least one month in advance.

8. Document CVA delivery processes and ensure that they comply with donor and agency financial procedures.

9. Implement audit and reporting requirements for each CVA modality.

10. Reconcile outgoing funds with funds received by recipients. Reconciliation procedures must be documented, with systematic reconciliation taking place in tandem with transfers.

11. Pay the agreed service fees to the service provider (if not already paid in advance).

12. Feed learning from monitoring back into the distribution process.

KEY RESOURCES AND GUIDANCE TOOLS:

- CALP: Protecting Beneficiary Privacy
- ELAN: Data Sharing Tip Sheet
- ERC Guide for Protection in Cash Based Interventions
- ICRC: Professional Standards for Protection Work
- UNHCR: Guidance on the Protection of Personal Data of Persons of Concern to UNHCR
- Oxfam’s Responsible Data Management
TOP TIPS:

Managing CVA distributions

- CVA distribution plans should be drawn up collaboratively with Program, Finance and Logistics teams.
- Note that the delivery process (including money transfer agents, direct delivery, or e-transfer) will vary depending on the selected transfer mechanism.
- The CVA distribution plan must include all transfer mechanisms being used in the response.
- Ensure that recipients are fully informed of the date/s and amount/s of transfers in order that they can plan accordingly.
- Discuss and agree (by contract, ideally) with the service provider on the distribution, reconciliation and monitoring responsibilities and processes, in advance of any distribution.
- If time allows, pilot test the CVA distribution processes with service providers and small group of recipients to ensure smooth delivery on scale up.
- With high volume distributions (large number of transfer recipients), distributions may need to take place over several days. Ensure that service providers have sufficient resources to enable this.
- Do not assume that recipients understand the transfer mechanism and distribution process. Develop communication and training materials to ensure that all recipients are easily and safely able to access their transfer (considering different skills, knowledge, language, literacy levels and any relevant physical barriers).
- Delivery of conditional CVA requires confirmation that the condition has been met before the transfer is disbursed. Confirmation methods (such a proof of attendance, receipts, monitoring visit reports, etc) should be included in the distribution plan.
- Depending on the type of transfer, the context, and the agreement with service providers, distributions may take place across different sites. This might include recipient locations, the service provider’s place of business (remittance office or bank), or a new business location established specifically for the program – this is often seen in remote locations.

Consult the table on the next page for a list of proposed considerations for the distribution process (depending on how and where it is being delivered).
<table>
<thead>
<tr>
<th>TRANSFER TYPE</th>
<th>DISTRIBUTION LOCATION</th>
<th>FACTORS TO CONSIDER</th>
</tr>
</thead>
</table>
| **Direct physical CVA by program staff** | Recipient locations | • This approach is time and resource intensive.  
• All security risks associated with transporting cash are carried by Oxfam.  
• Specific fraud mitigation measures need to be put in place.  
• Staff will be required to secure and manage the distribution site, register and identify recipients, monitor, and communicate.  
• Finance and program staff need to be on site at each distribution. Finance staff should manage the control funds.  
• Insurance of cash to be transferred must be comprehensively covered. |
| **Direct physical CVA by service provider** | Service provider’s normal business location | • Easy to manage as systems to transfer funds are already in place and risks have already been considered.  
• Recipients are likely to be familiar or aware of the system.  
• The risk of recipients all trying to access transfers on the same days/times can require support from program staff in terms of rapidly accessing transfers and collecting recipient feedback. Support may also be needed for the service provider, including crowd management and planning for those with special needs, verification of recipients, assisting recipients who do not understand how to access their transfer, collecting feedback. |
| | New business location | • Ensure the contract specifies who is responsible for different aspects of the distribution.  
• Risks associated with transporting cash are carried by the service provider.  
• Logistics and distribution management support may be required in terms of securing a site for distribution, registration and ID, crowd management, monitoring, and communication. |
| **Digital transfers** | Generally not location specific | • Depending on the transfer mechanism, there may still be certain distribution requirements (e.g. ATM/pre-paid debit cards, mobile phones, sim cards, POS, hardware etc.) |

Source: Adapted from MercyCorps Cash Transfer Implement Guide.
Where CVA is going to be distributed in more than one location, there should be both an overarching distribution plan and a separate plan for each distribution location. Monitoring of the process is essential. Ideally, dedicated MEAL teams should be responsible for undertaking monitoring during the distribution and should ensure that recipient feedback is included.

Further monitoring can take place some weeks after the distribution. If there is no dedicated MEAL team, minimum monitoring should be undertaken by staff who have not been involved in the reconciliation process. Gaining an understanding of when recipients accessed their transfer should be included in process monitoring.

For an overview of the roles and responsibilities of teams involved in CVA distributions, see Annex 14.

Reconciliation processes

Reconciliation is an essential part of the distribution process, allowing for a comparison of transfers with supporting documentation (such as recipient registration lists and payment orders). Reconciliation is an intricate process and requires the involvement of Program, Logistics, and Finance staff.

Reconciliation processes should be designed to identify cases of fraud, theft, and corruption by any stakeholder (including staff, recipients, and service providers). Tracking of recipients, the encashment process, distribution processes, account balances and inventories all need to be included in the reconciliation process.

- Prepare and adhere to the Financial Reconciliation Plans (which should provide clarity on roles and responsibilities, steps to be followed, documents required, timeline, final reconciliation, and wrap up).

- Every time there is a transfer of funds or other items (phones, cards, equipment etc.) there is a need for reconciliation. At the end of the intervention there will need to be a final reconciliation and report on this generated by the Finance team and shared with the Program and Logistics teams. Reconciliation procedures with details of necessary documents required, steps involved, frequency and timeline of reconciliation process should be documented along with the roles and responsibilities of Program, MEAL, Finance, and other teams involved along with final authorisation.

- Keep records of any discrepancies identified during the reconciliation process and document how these were dealt with and who managed the process. Ensure that reconciliation documentation, providing evidence of every transaction, is safely stored. This will be required for accountability and auditing purposes.

- The ICRC/IFRC CiE Toolkit (Module M4 5 p-4) includes a list of the documents required for reconciliation purposes, depending on the transfer delivery mechanism. It is worth taking note of this and adapting as necessary.
CASH FOR WORK PROGRAMS

With CfW programs, distribution of the transfer follows the same process as other CVA programs, but there is a need for additional planning, supervision and monitoring of the works being carried out. There may also be a need for the distribution of work materials, depending on the project type. Monitoring of CfW programs is essential in order to verify attendance and corresponding transfers.

CfW schemes should include daily/weekly attendance records signed by beneficiaries and Oxfam staff. For weekly payments, plans should be made for recipients who do not demonstrate daily attendance.

Project Site Observation Template Guide

KEY RESOURCES AND GUIDANCE TOOLS:

- ICRC/IFRC CIE Toolkit: Module M4_5 – Distribution and Reconciliation
- MercyCorps: E-Transfer Guide
- MercyCorps: Cash Transfer Implementation Guide
- Oxfam’s Sample Tool for Distribution and Reconciliation of CVA
Monitoring and Evaluation

5.6.1. Monitoring

Monitoring in CVA is a crucial part of project management. It is a systematic and methodical process that involves collecting program data and analyzing all activities to measure achievements and record changes (intended and unintended) to sectoral and multi-sectoral outcomes. In so doing, monitoring informs necessary program adjustments for better processes, quality delivery and impact of CVA interventions for affected populations. It also feeds into broader learning (both internally and externally) and donor reporting. Monitoring is based on CVA program-specific indicators (outcome indicators, output indicators, process indicators) and the sources of verification that are established in the logical framework (developed during the design phase) and follows a MEAL framework.

Monitoring is closely linked with AAP as it also enables evidence-based decision-making, which contributes to accountable practices. Feedback gathered from recipients forms an important part of the monitoring process.

The design of the MEAL framework is covered in Section 5.4.7. As such, this section focuses on the three components of monitoring that are relevant to the CVA project cycle, including:

1. Program Monitoring helps to understand if the design and implementation of the CVA intervention is appropriate and relevant. It also allows teams to measure and understand if the program is on track to achieving its intended results and objectives. Program monitoring is used to test the assumptions made in the logical framework, through baseline assessments, process and output monitoring, outcome monitoring, and impact/endline evaluations, as follows:

<table>
<thead>
<tr>
<th>PROCESS MONITORING</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>When</strong></td>
</tr>
<tr>
<td><strong>Why</strong></td>
</tr>
<tr>
<td><strong>Supporting indicators</strong></td>
</tr>
</tbody>
</table>
### OUTPUT MONITORING

<table>
<thead>
<tr>
<th>When</th>
<th>At or after each distribution, monthly or after a batch of voucher redemption / exchange distribution, feedback mechanisms.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Why</td>
<td>To measure the achievement of tangible deliverables undertaken via activities as outlined in the log frame (e.g. if the total number of people/ households assisted by the CVA reflects the total number planned, total value or CVA transferred to each beneficiary reflects the actual planned value). Traders report an increase in business compared to their expectations due to their participation in the voucher program. Output monitoring contributes to the outcome of the intervention. Output monitoring can be done by using/ referring to internal project documents such as distribution plans, registration lists, funds disbursement reports, FSP financial distribution records, dashboards, vendors receipts, on-side process monitoring interviews and post-distribution monitoring.</td>
</tr>
<tr>
<td>Supporting indicators</td>
<td>Output indicators monitor the immediate results of program activities and relate to direct products or deliverables of program activities (e.g. the number of recipients who received vouchers after a voucher distribution activity, or the number of vendors trained as a result of vendor training sessions).</td>
</tr>
</tbody>
</table>

### OUTCOME MONITORING (OR RESULTS)

<table>
<thead>
<tr>
<th>When</th>
<th>Start from the baseline assessment first cash/voucher is distributed. Evaluation after the last transfer, preferably within 30 days. Where relevant collect required data using bi-monthly/quarterly bases or in each post-distribution monitoring surveys.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Why</td>
<td>To assess changes (intended and unintended) that have been brought about by the CVA intervention at the recipient /community level, as defined by the program objective. If able to cover identified sectoral or multi-sectoral needs (in addition to market-related changes) indicators will cover multiple sectors as opposed to being sector specific. Outcome monitoring uses sectoral outcome level indicators to test the program logic and assumptions lead to the changes envisioned while designing the CVA intervention and feeds into project evaluations. Outcome monitoring will need to include indicators relevant to all sectors that the MPG is covering. See here the Multipurpose Cash Indicator.</td>
</tr>
</tbody>
</table>
Why

It looks into how CVA interventions have brought about changes to the ways in which recipients interact, access and use services, feeding into:

1. Short term outcomes (such as improvements in targeted population’s access to market or safe and clean water services) or

2. Medium/long term outcomes (such as changes in recipients’ ability to restore their livelihood due to provided livelihood grant). It also includes assessing the impact of the CVA on people’s lives, including changes to power dynamics (e.g. rise in domestic/intimate partner violence as a reaction to women’s empowerment), key stakeholders, and resilience, and to the local economy.

Outcome monitoring also looks at any market-related changes that can be associated with the program objectives, such as market recovery.

Supporting indicators

Outcome indicators help monitor mid-term and immediate changes that a program effects on target recipients or community (such as change in knowledge, attitudes, beliefs, skills, behaviors or environmental conditions). For instance, percentage of the most vulnerable household reporting improved food access, or the number of households able to prevent depletion of their productive assets following the received cash transfer.

It may also include monitoring longer range, cumulative effects of the program outcomes over time. In reference to the program objectives, this might include transformational changes brought about by the program in terms of power dynamics of vulnerable women.

Market Monitoring: Market monitoring assesses and tracks key market indicators for functionality and access over time to understand changes in the market systems.

Such monitoring provides an understanding of the average price of goods and services, their availability, and the stock levels at the local market, enabling an assessment of whether prices have changed and if the transfer still covers the costs of the commodities and/or services for which it was intended. Market monitoring also provides a means of comparing data from participating and non-participating vendors for a voucher program.

Market monitoring indicators must cover the ability of recipients to access the markets and any associated risks. Significant or unexpected changes to these indicators may suggest issues with supply or demand. Further investigation will therefore be required to understand causes and program implications, and help formulate program amendments.

Generally, market monitoring should include all key market stakeholders of the CVA programs (including local vendors, market and trader associations and networks, and associated local government institutions) and where possible, should be coordinated with other monitoring agencies (such as the Market Monitor WFP and REACH).

Such coordination is cost effective, helps to avoid duplication and gaps, improves accuracy, and establishes opportunities for joint planning, implementation, and analysis.
WHY IS MARKET PRICE MONITORING IMPORTANT FOR FOOD SECURITY PROGRAMS?

Rising food prices can have serious implications on the success of a food assistance intervention that uses CVA. While food prices should always be monitored, in contexts with a higher risk of economic volatility, it is crucial to consider monitoring and adapting programs based on potential changes in food prices, inflation, and currency depreciation (especially those with populations in IPC Phases 4 and 5, complex contexts often marked by disruptions to market functionality and multiple shocks).

For further information, see Section 6.5

CASE STUDY: HARMONIZED JOINT PRICE MONITORING FOR CASH ACTORS IN IRAQ

Since 2016, a collaborative effort of the Cash Working Group, with 12 partner agencies – ACF, DRC, IRC, Mercy Corps, NRC, Oxfam GB, REACH Iraq, TdH, Tearfund, Triangle GH, WHH, and World Vision – have been participating in market price data collection in Iraq.

Partner agencies were asked to select three central markets (those with wholesalers) and three secondary markets (those without wholesalers) within each district. These markets were then assigned to partners based on interest and existing capacity. To ensure triangulation of prices, partner enumerators were instructed to gather a minimum of three prices for each item in every assessed market. All JPMI partners have been following the same methodology and collecting price data via a standardized mobile-base Kobo tool.

Iraq: Launch of the Cash Working Group Harmonized Joint Price Monitoring Initiative

PARTICIPATING VENDOR MONITORING FOR VOUCHER PROGRAMMING

Monitoring of voucher programs should include observations of the way relevant vendors treat recipients to ensure that they are treated in a dignified manner. This observational monitoring can be undertaken by program staff as well as through feedback from participants (as part of program monitoring). For instance, vendor monitoring was included in Mozambique’s Cyclone Idai Response (2019) to improve the behavior of vendors towards voucher recipients. This was helped by organizing refresher training for vendors on respect and dignity.

Click here for an example of a Market Price Monitoring Tool
**Risk Monitoring:** As per all response modalities, the provision of CVA comes with risks. Although both risk analysis and mitigation measures (using a quick and simple risk assessment matrix) will have been recorded and acted upon as early as possible in the project cycle, it is crucial to further undertake risk monitoring to capture changes in the nature of risks and enhance understanding and knowledge of the environment in any humanitarian setting. Risk monitoring can be carried out monthly or bi-monthly, depending on the complexity of risks identified in the Risk Analysis. It is important to monitor risks through the perspective of multiple people—including national staff, partner organizations and community representatives. Specific data required for risk monitoring can be included in both the process and market monitoring tools.

Monitoring risks throughout all phases of the CVA cycle helps us to understand:

- if the risks identified during the risk analysis phase have materialized or not;
- if the proposed mitigation options were used and were effective; and
- if any new or unforeseen risks have surfaced.

**Key steps:**

1. With the leadership of the MEAL team, develop a MEAL Plan using the logical frame and MEAL framework (prepared during the Design phase) covering program, market and risks monitoring.
2. Develop or contextualize the tools required for all forms of monitoring.
3. Establish a safe and effective risk monitoring system by reviewing the context and location.
4. Ensure that field staff are trained on handling sensitive and confidential information (as related to protection and GBV risks, for instance).
5. Undertake market monitoring with logistics colleagues, and where possible, jointly with monitoring specialist agencies like REACH (who may already be carrying out market monitoring for key program goods and services).
6. Initiate the outcome monitoring with baseline monitoring. This will capture the baseline to be used throughout the program’s duration and will help measure and compare any changes that the CVA intervention has facilitated.
7. Led by the MEAL team, conduct the process and all output monitoring using tools contextualized for the program in various stages of project cycle. Risk monitoring may be integrated into program and market monitoring approaches to streamline data collection or may be undertaken as a separate activity depending on context.
8. In collaboration with the MEAL team, analyze the data collected from various program, market and risk monitoring exercises (including data collected from feedback mechanisms) to track changes and trends. Analyze data collected through feedback mechanisms.
9. Document the results of monitoring reports and infographics, to create snapshots for easy communication and sharing of monitoring results.
10. Feed monitoring results to decision makers and initiate necessary program adjustments for improved CVA programming and learnings.

For minimum standards and specific indicators, see Annex 15.
TOP TIPS:

- Ensure that those responsible for all aspects of monitoring (data collection, analysis, use) are aware of their responsibilities, as outlined in the MEAL framework.

- Carry out regular market monitoring of prices, volume of transactions, quality of commodities, availability of goods/services, and ability of recipients to access markets.

- Market monitoring should consider attributes of market dynamics such as seasonality, shocks to markets, and inflation.

- Involve support services such as finance and logistics in market monitoring and analysis.

- Verification of the quantity and quality of commodities purchased by recipients in voucher programs requires specific monitoring. This should be done in coordination with the Logistics team and should include feedback from recipients during the distribution monitoring process (e.g. through feedback hotlines). Program staff observations are also very valuable for this.

- In certain rapid response conditions, secondary data can be used as baseline if time does not allow for primary data collection and analysis. MEAL specialists should be consulted on this.

- During the collection of monitoring data through FGDs, disaggregate groups (where possible by gender, age and diversity) to encourage open discussions and feedback.

- The Program and MEAL teams should work together to systematically interpret any changes during the course of the program and assess links to the program itself in case of need for adjustments.

- Where possible, include an evaluation of CVA program impacts on the wider economy in any impact evaluations.

- Ensure budget is available to monitor and assess the impact of the CVA program on people’s lives (and whether this differed for men and women).
5.6.2 Evaluation

Evaluating CVA responses involves the systematic assessment of the design, implementation and results of the interventions, and considers their relevance, effectiveness, efficiency, impact and sustainability\(^{22}\). Evaluation is an integral component of the learning cycle and is essential for maximizing effectiveness and improving the quality of the CVA responses. Like any other program, Oxfam commits to undertake timely and relevant analyses of CVA programs to inform the development of future programs, to ensure accountability for the resources with which the organization has been entrusted, and ensure transparency in program practices.

The **OECD DAC** evaluation criteria are well accepted and should be used for all evaluations within the humanitarian sector. The **five key criteria to consider include relevance, effectiveness, efficiency, impact, and sustainability**.

Depending when they are conducted\(^{22}\), evaluations can take three different forms:

1. **Real time reviews or evaluations**: often undertaken at an early stage of the program. These are common in humanitarian and post-conflict settings, where baseline data may be non-existent, institutional memory may be deficient due to a rapid turnover of staff, and security risks make it difficult to conduct interviews and surveys.

2. **Mid-term evaluations**: aimed at assessing the continued relevance of the program and the progress made towards achieving its objectives. They provide an opportunity to adjust the program so that its objectives can be achieved within the expected timeframe. Mid-term evaluations are more relevant in responses of a longer duration.

3. **Final evaluations**: normally undertaken towards the end of the implementation phase of the program. They determine the extent to which anticipated objectives and outcomes have been achieved.

**TOP TIPS:**

- Include an evaluation component that allows teams to draw lessons, improve future practice and policy, and enhance accountability.

- Plan all evaluations during the design phase of the program.

- Ensure that the program evaluators are external to the implementation team. Evaluation is often wrongly scrutinized as a mechanism for control or audit, but it should be used as an opportunity to improve programs, capture learnings, and celebrate successes.

- Consult beneficiaries and non-beneficiaries during the evaluation process.

- Coordinate the evaluation with other aid actors to reduce costs and the administrative burden on communities.

- Share all key lessons learnt internally and externally to promote learning and information sharing across the sector.
KEY RESOURCES AND GUIDANCE TOOLS:

MEAL General:

➢ Oxfam’s Humanitarian Response CAMSA (Common Approach to MEL and Social Accountability) has example tools for all MEAL processes, including assessments, frameworks and plans, reviews and evaluations

➢ Oxfam’s Evaluation Policy

➢ CALP: Monitoring 4 CTP

➢ Cash for Work Box

Markets:

➢ CALP: Minimum Standards for Market Analysis

➢ CRS: MARKit

➢ Oxfam: Using Market Analysis to Support Humanitarian WASH Programs

➢ UNHCR: Multi-Sector Market Assessment Guide and Toolkit
Exit Strategy

This section provides an overview of what should be considered when exiting from CVA. As CVA is a time-bound response modality, an exit strategy should be established to describe the timeline and process on how withdrawal of the inversion and the resources will take place. It is important to engage communities in this discussion and ensure that information about closure is clearly communicated from the outset of the program.

Exit from CVA programs can take different forms:

- Programs can be closed once objectives have been met and recipients no longer require support. It is important to ensure that program outcomes are not jeopardized with this form of exit.

- Programs and/or caseloads can be handed over to other organizations. This requires careful planning to avoid using local partners as the exit strategy. In some cases, as part of the initial program design, recipients may transition from the CVA program into sustainable employment or government social safety net systems.

- Caseloads can be incorporated into government social safety nets. This approach is ideally considered during program design, so that recipients of humanitarian CVA can be integrated into the existing social protection system, or the response can run alongside it, using similar criteria and delivery mechanisms to facilitate the ultimate handover of the caseload.

- The graduation model is another approach which includes the following steps:
  - Plan CVA interventions with a view to resilience/self-reliance.
  - Include financial literacy as an objective, to support people’s ability to save and invest money.
  - Include mentorship/shadowing of participants throughout the duration of the program to identify any additional capacity building needs.
  - Post-emergency, CVA should be included in livelihoods interventions, to ensure communities and individuals remain self-sufficient after the program’s closure.
  - Regularly review progress with MEAL and support teams to check how participants are advancing towards the stated objectives and if corrective/additional measures are required to minimize the risk of gaps in needs post program closure.
  - Define benchmarks to assess participant progress (such as number of meals per day, minimum amount of savings, minimum value of assets, or access to credit).

Key steps:

1. Integrate an anticipatory exit strategy into the proposal and/or program development from the outset, with clear delineation of roles and responsibilities.

2. Include clear measurable criteria, indicators and time frame for exit within the strategy and ensure that such criteria are met before withdrawal takes place.

3. Document the exit strategy and communicate it both internally and externally. Share details of the strategy with all stakeholders (including recipients and participants) from the outset in order to avoid tensions when the program comes to an end.

4. Plan for and implement proper storage and destruction of program documents and recipient databases (including sensitive information). Ensure closure of donor contracts and all relevant paperwork (both hard copy and electronic) is available to finance teams for later audits. For details on finance exit for CVA, see Annex 6.7 of the Finance Guidelines.

5. Coordinate and follow up with government agencies for complementary/long term (light touch) activities in support of participant self-sufficiency (such as linking the CVA with long-term programming or social protection programs in-country).

6. Document and share all learnings for future program work.
TOP TIPS:

- Plan for the sustainability of program benefits beyond Oxfam’s support.
- In rapidly changing response environments, exit strategies may be designed around different options for exit rather than one inflexible plan.
- Have a contingency plan (i.e. flexibility to extend activities) to respond to unforeseeable events and program extension if necessary.
- If the intervention is implemented in coordination with local partners and/or the national social protection system, plan exit and handover jointly with the relevant national agencies/institutions. Close coordination with local partners and stakeholders will ensure that the exit does not inadvertently cause harm to the program’s participants.
- Do not use local partners as an exit strategy. Any advance agreement of management handover should be accompanied by sufficient capacity strengthening for partners.

Gender equality and power dynamics should be central to the exit strategy. Inclusive participation of both women and men groups, marginalized vulnerable groups, and all those affected by the program should be included at each stage of exit planning and implementation. The capacity building plan must address the empowerment needed for inclusive participation of all different groups.

COMMUNITY ENGAGEMENT

It is important to work through community structures (such as local leadership organizations, women’s associations, or faith-based groups) at all stages of the project cycle, but especially during the early stages and exit phase.

KEY RESOURCES AND GUIDANCE TOOLS:

- ELDIS: Practical Guidance for Implementing a Responsible Exit Strategy
- Oxfam SOPs – Annex 9 – Exit Checklists, Oxfam’s Guide to Exit Strategy
- Annex 6.7: CTP Finance Exit Checklist (Finance Guidelines on Cash Transfer Programming, page 58 onwards)
CHAPTER 6

Key Considerations
Flexible Programming

In addition to being a more dignified form of assistance by providing recipients the freedom of choice, CVA provides flexibility in programming for the implementing agencies.

All types of CVA programming have flexibility and choice pertaining to the type of CVA modality, the transfer value amount, the mechanism through which the transfer is delivered, and frequency and duration of transfer depending on the emergency context, beneficiary needs and preferences.

How can CVA provide flexibility to a program?

- Certain forms of CVA can be rapidly implemented where time is the limiting factor – for instance, direct cash delivery to beneficiaries’ pre-existing bank accounts, provided certain requirements are met.
- CVA also provides the ability to organically embed complimentary programming alongside the delivery of cash and vouchers such that the impact of the assistance is strengthened and long-lasting.
- Experience in CVA programming has demonstrated the possibility of switching modalities (or delivery mechanisms) in a short amount of time when required, and combining various modalities if needed.
- Framework agreements can be established with multiple FSPs, with various financial delivery mechanisms to choose from.

These may depend on what is most suited to the geographic location, the characteristics of the group of recipients, changes in socio-economic situation (such as inflation), changes in risk level or even local government regulations.

This is particularly useful in conflict and other emergency situations where, due to security risks, the program needs to be agile.

CASE STUDY: CABO DELGADO (2019)

For example, the food voucher distribution modality in Cabo Delgado needed to be changed as armed groups approached the villages Oxfam was working with. By consulting the security focal point, Oxfam changed the distribution location to a more secure area and introduced transportation, supported by Oxfam.

Pick-up and drop-off was provided to people coming from far or relatively insecure areas to enable them to receive their assistance. The frequency of the transfer was also reduced to minimize the risk and exposure of recipients and vendors.
At the start of the Rohingya response, the Food Security and Nutrition sectors coordinated to provide fresh food vouchers to complement the WFP’s general food distribution nutritional value.

The distribution was planned through e-vouchers. However, after the system had been put in place, e-vouchers could no longer be used to deliver assistance due to various restrictions. The response team therefore adapted the program so that assistance was provided through paper vouchers instead.

Food Security, ICT and Logistics teams ensured the first batch of vouchers were prepared, printed, and distributed in time to complete the pilot phase with no major delays.

Photo: Shreju/Oxfam | Voucher recipient showing the fresh food voucher distributed by Oxfam (Bangladesh, 2018).
TOP TIPS:

- Teams need to be prepared to learn/implement new assistance modalities.
- Compile and retain a list/database of potential alternative service providers (for both cash and in-kind) identified in the assessment phase.
- Plan regular program reviews to quickly identify program gaps, emerging needs, and corrective measures.
- Ensure all delivery options do not add protection or security risks to the target communities.
- Ensure that periodic risk assessments are part of program design and risk mitigation measures are in place or planned for the selected and alternative delivery mechanisms.
- Have a price monitoring mechanism in place to identify impact on market.
- Define thresholds for shifting modalities.
- Ensure there is budget flexibility (to cover additional delivery costs when moving from cash to in-kind, for instance).
- Ensure there is prior donor approval for modality shifts – this should be clearly outlined in the project proposal to avoid delays/renegotiations.
- Compile and update the risk matrix regularly, including findings from monitoring data and feedback from communities and other stakeholders.
- Maintain a database of program participant feedback to identify additional/unforeseen risks and identify mitigation measures.
- Maintain a database of suppliers in case there is a need to shift to in-kind distributions.
- Ensure staff understanding of procedures for alternative delivery modalities (either onboarding training or all staff training when switching modality).
- Prepare contingency plans with all departments involved: Program, Logistics, Finance, Security, and Funding (if additional donor requirements exist).
Roles and Responsibilities

With good preparedness and planning, CVA responses can be implemented quickly and on a large scale, provided all agency roles and responsibilities have been clearly delineated.

This section highlights the importance of establishing clear roles and responsibilities for all teams and individuals involved in planning and delivering CVA interventions. It is supported by a RACI matrix which can be found at Annex 14.

Key steps:

1. Identify individual and team responsibilities for CVA, linked to different steps and tasks throughout the program cycle.

2. Document roles and responsibilities (using job titles rather than names) in country-specific SOPs.

3. Confirm with individuals and teams whether they have the capacity to fulfil their roles and if not, build a capacity development plan.

How to divide roles and responsibilities

Technical input from various departments is needed across the project cycle to build an effective CVA program. Within Oxfam, there are seven teams or departments that generally work to support program design, delivery and implementation, including Management, Programs*, HR and Administration, Logistics, Finance, Security and ICT. Roles and responsibilities should be split across these seven functions.

*Note that within Programs there are a number of different activities and teams. Program teams in a country program might include distinct technical teams (such as FES, Protection, WASH, MEAL, and Partnerships), each of which will have specific responsibilities.

All CVA requires cross-functional coordination, planning and implementation to ensure efficient and quality CVA implementation. It is therefore essential to clearly highlight which function is responsible for which tasks from the outset. This can be facilitated by drawing up a RACI matrix – a collaborative process involving individuals from all relevant teams. As illustrated below, the RACI approach indicates who should be:

- **(R)** Responsible for undertaking the oversight of the task
- **(A)** Accountable for the delivery of the task
- **(C)** Consulted over how the task can best be performed
- **(I)** Informed as to the outputs of the task

Clearly dividing out roles and responsibilities reduces risks of corruption and diversion of funds. It is therefore essential to segregate duties, so that participant selection, cash/voucher distribution and monitoring are carried out by different people.
In line with Oxfam’s humanitarian approach:

- All staff and partners must be trained and aware of safe programming and safeguarding standards and procedures. Safe programming is everyone’s responsibility.

- Roles and responsibilities should be transparently discussed, be divided based on the relevant functions of each team and aim to address any power imbalances.

- Roles and responsibilities must provide opportunities for women to allow all members of staff/partners to build capacities and take leadership roles. Oxfam commits to ensuring at least 30% of staff in any team are women (commitment to the Call to Action).

- Feminist focal points should be included in each technical team to ensure buy-in to the feminist approach.

- All staff and partners must be aware of how to share capacities between Oxfam and partners and work towards equitable partnerships and opening spaces across the project cycle for local leadership.

- Responsibilities, messaging, and processes for community engagement should be clearly outlined within the different phases of the project cycle and the related roles and responsibilities for each activity.

**TOP TIPS:**

- Define, clarify and build understanding of roles and responsibilities at the onset of a project.

- Use the proposed division of roles and responsibilities or a RACI matrix to determine roles and responsibilities and clarify points of interaction across the project cycle. Note that roles and responsibilities for each team member will vary depending on context, resources available and the experience of different team members.

- Discuss and confirm with individuals and teams as to whether or not they have the capacity, tools and support required for their role. If not, build in a capacity development plan.

- Identify which position will be responsible for updating country-level SOPs, particularly to include post-implementation learning.

**KEY RESOURCES AND GUIDANCE TOOLS:**

- Fritz CTP Project Cycle

- CALP: Clarification of Roles and Responsibilities Oxfam Evaluation Policy [Section 3.1]
The manual processing of CVA programs can be extremely complex and labor intensive. A tremendous amount of time and resources are needed to carry out registration, generation of ID/voucher, disbursement, and reconciliation. The collected data is likely unreliable, resulting in problematic data processing and analysis and greater risks of fraud and corruption.

Although technologies do exist to support the implementation of CVA, their application can be perplexing to its main users (staffs, local vendors, and aid recipients). Adoption of technology applications in CVA must therefore be well thought through, to prevent poor understanding and further risks for communities.

Why use ICT for CVA programming?

- ICT offers opportunities to deliver CVA programs in a quicker, more cost-efficient, and accountable manner.
- ICT enables effective data management (collection, processing, storage, reconciliation, and analysis) allowing for faster, more accessible, and reliable data – a vital component to quality CVA implementation.
- ICT applications can be used for registration, assessments, monitoring evaluation, aid distribution, analysis, and feedback mechanisms.

Oxfam’s ICT team provides a pool of experts in mobile data collection (such as Survey CT0) and the use of tailor-made CVA software (such as Last Mile Mobile Services [LMMS] and RedRose) which can further enhance the delivery of CVA.

**TOP TIPS:**

- From the outset, work closely with the ICT team and involve them in program design.
- Regularly consult with the ICT team on the support they can provide.
- Work internally with Oxfam’s Finance team to get their buy in.

For ICT Support, send requests to ictinprogramme@oxfam.org.uk
Data Responsibility

Collection of data, its processing, publication, and storage is crucial for effective planning, implementation, and monitoring of any CVA program. Data includes any information relating to the relevant crisis affected individuals and communities (such as personal registration information or photos) and may be numerical, descriptive, or visual. There is a tendency in CVA programs to gather extensive data (at times personal and/or sensitive) and share it with multiple partners and actors for various operational, quality maintenance, and monitoring purposes. Without technical protection measures, this could place vulnerable people at risk and breach legal obligations around data protection.

With the adoption of digital transfers, the digitalization of CVA processes, and working through third party local financial and technological service providers, data responsibility has become even more pertinent.

DATA PROTECTION

Data protection is the systematic application of a set of institutional, technical, and physical safeguards that preserve the right to privacy with respect to the collection, storage, use, disclosure, and disposal of personal data. Personal data includes all information that can be used to identify data subjects, which in the case of a humanitarian cash-based intervention means the program’s beneficiaries.

This brings immense responsibility to Oxfam and partners in using data responsibly and to uphold the rights of CVA recipients, vulnerable individuals, groups, and partners we work with. Every CVA program should therefore consider data responsibility throughout the project cycle and should comply with Oxfam’s Responsible Data Management (RDM) Policy.

CALP OUTLINES SOME OF THE RISK FACTORS TO CONSIDER AS PART OF DATA RESPONSIBILITY:

- Who within the agency is collecting this personal information?
- How is it being collected?
- How and where is this data being stored?
- Who has access to the data?
- How is it being shared with partners and other stakeholders? What is being shared? How are partners storing and using this data?
- How is all of this being communicated to beneficiaries and their consent obtained?
- How long will the data be kept for and what will happen to it afterwards?
- If the program scales up – can the data management system cope and maintain its integrity?
OXFAM’S DATA RIGHTS PRINCIPLES:

- A. Right to be counted and heard
- B. Right to dignity and respect
- C. Right to make an informed decision
- D. Right to privacy
- E. Right to not be put at risk

For more information, refer to Oxfam’s Responsible Data Management Training Pack.

TOP TIPS:

- Prepare a data lifecycle plan highlighting the steps involved in data collection, processing, transfer and sharing, storage and destruction of data based on Oxfam’s RDM Policy.
- Ensure the plan is endorsed by all relevant stakeholders (including program and support staff, local vendors, technology providers and FSPs, NGO partners and local government).
- Ensure the data is not used for purposes other than originally planned for.
- Seek expert advice on data protection from colleagues with specific expertise, such as the Data Protection Team in OGB.
- Minimize the collection of personal data, collecting only when essential to program activities.
- Ensure that only requisite fields of personal data are shared and transferred to meet specific purposes. For instance, in most cases the transfer of funds via mobile networks should be restricted exclusively to recipients’ mobile numbers.
- Ensure the anonymization of data while sharing it with stakeholders, unless specific consents from participants have been obtained.
- Ensure proper data storage via encryption and secure servers.

KEY RESOURCES AND GUIDANCE TOOLS:

- Oxfam’s Biometric and Foundational Identity Policy
- Oxfam’s Responsible Data Policy
- Oxfam’s Responsible Data Management
- Why Data Rights Matter - Awareness Course

To make a formal complaint about Oxfam’s approach to data protection or raise privacy concerns directly with Oxfam’s data protection team, please contact: privacy@oxfam.org.uk
Collaboration (with a Focus on Finance)

Finance teams are critical to setting up and delivering CVA programs. They hold a diverse set of responsibilities and competencies, covering direct aspects of CVA financial management (such as appropriate tracking and use of funds, timely payments, and reconciliation of transfers) and more general accounting standards, policies, procedures, and internal controls.

The finance team is uniquely positioned to guide a harmonized approach to accountable and quality CVA transfers. For more information on the coordination of roles and responsibilities, see the RACI matrix.

Within Oxfam, CVA comprises approximately 25% of the humanitarian response budget. Working closely with finance colleagues is therefore a crucial aspect of CVA planning, design, and the overall project cycle.

As part of its remit, the finance department is tasked with overall program compliance and fraud prevention (including compliance with specific donor regulations, where relevant). As such, coordinating with finance colleagues ensures the delivery of quality CVA and adherence to Oxfam’s finance policies and standards.

Without understanding CVA and the flexibility provided by its modalities, finance colleagues may tend to push back against CVA program recommendations and similarly, program staff may have difficulty accepting financial compliance issues (particularly when trying to implement new digital platforms for instance).

Joint coordination is therefore critical, with roles and responsibilities clearly defined from the very outset of the CVA program. In each case and for each specific context, Finance, Logistics and Program teams must work collaboratively to review existing finance procedures and where deviations (and any corresponding approvals) may be required, ensure that justifications and proposed alternatives are in place.

6.5 CAUTION

Strict adherence to finance procedures can at times lead to program teams taking on increased risks in the delivery of CVA.

For example, to comply with certain procedures, program teams have sometimes taken cash floats and kept large sums of cash with them to deliver cash grants to recipients.

This is sometimes done to maintain the confidentiality of recipients of protection related CVA support, but in so doing creates unnecessary risks for staff. Instead, it would be preferable to work with finance colleagues to identify alternative, safe delivery methods or resort to floats that are managed by finance teams (not program staff).
TOP TIPS:

➤ Direct cash distributions (by Oxfam/partner staff) should be made by finance staff, not program staff. Program (and preferably MEAL) staff should be present.

➤ Security issues/risk assessments of locations should be considered if providing cash. A vehicle should always remain on site to facilitate the finance team withdrawal if necessary.

➤ Where the personal float amount (£3k) is to be exceeded, the float should be signed off by the Humanitarian Program Coordinator (or the Country Director) to raise awareness of the amount of risk involved. A Working Advance is a good way of describing a program float and avoids any confusion created by inconsistent/conflicting terminology.

➤ Vendor monitoring should include an awareness of any fraud issues that may occur during the transaction itself.

➤ Finance colleagues should receive specific training on CVA and how to adapt financial procedures for the needs of CVA programs, for which they may be assisted by Cash & Markets Specialists.

➤ Understand the availability and competencies of skilled financial experts who can support CVA programs.

➤ Seek to determine and fill any capacity gaps with specific finance training focused on Oxfam’s procedures and internal control systems.

➤ Agree on minimum internal finance standards and functions and reflect, with finance and technology partners, on Oxfam’s accountability processes.

➤ Integrate regular trouble shooting and consultative sessions throughout the CVA process.

➤ Practice systemic cross-learning (between sectors, business support teams, Oxfam offices and affiliates) of the CVA experience.

KEY RESOURCES AND GUIDANCE TOOLS:

➤ Finance Guidelines on Cash Transfer Programming
Inflation and Currency Depreciation

**KEY DEFINITIONS**

- **Inflation**: according to the CALP definition (among others), inflation is the increase in price of goods and services in an economy over a given unit of time.

  It is typically measured at a national level and as a percentage increase per year, based on the average price level of a basket of selected goods and services in an economy.

  To a certain extent, inflation is considered necessary as it incentivizes investors to invest in productive sectors to counter the effects of a currency depreciating in value.

  However, inflation can have negative effects, especially on poor or economically vulnerable households if their income level does not increase proportionately with the rate of inflation. Such situations become increasingly precarious when households depend on market-based humanitarian assistance for their survival.

- **Hyperinflation** describes rapid, excessive and out-of-control rises in inflation, of 50% per month or higher. It arises under extreme conditions, particularly depressed economic conditions, deteriorated socio-economic conditions and rule of law, and high levels of domestic conflict and government instability.

  Hyperinflation is a major threat to crisis-affected populations as it decreases their purchasing power and prevents CVA programs from meeting their set objectives.

  Without risk mitigation measures, implementing CVA programs in hyper-inflationary situations can result in higher risks for CVA recipients. In such cases, CVA can create an illusion of assistance while the reality remains that recipients cannot meet their needs due to the constant decrease in purchasing power.

  CVA programs must therefore be tactful in setting up flexible transfer values and frequency to counter the effects of currency devaluation.

- **Depreciation** (appreciation) is a fall (rise) in the value of currency, typically within a floating exchange rate system

- **Devaluation** occurs when a country makes a conscious decision to lower its exchange rate in a fixed or semi-fixed exchange rate regime. This contrasts with depreciation whereby, under a floating exchange rate system, the rate is set by the market.

As hyperinflation has become a frequent issue, particularly in areas where Oxfam is active (such as Lebanon, Yemen, South Sudan, and Zimbabwe), it is crucial to plan accordingly, while upholding the ‘do no harm’ principle.

Hyperinflation not only affects CVA recipients but also operational aspects of a CVA program, by causing ambiguity in planning and budgeting, and requiring great flexibility during implementation.
For additional guidance on how to make programmatic decisions in such contexts, see CALP’s Good Practice Review on Cash Assistance in Contexts of High Inflation and Depreciation. The following diagram provides a brief snapshot:

### WHAT ARE THE MAIN CAUSES OF INFLATION?

- **Cost-push inflation** – for example, higher oil prices feeding through into higher costs.
- **Devaluation** – increasing the cost of imported goods.
- **Depreciation** – increasing the cost of imported goods.
- **Demand-pull inflation** – aggregate demand growing faster than aggregate supply (growth too rapid) – such as failed wheat harvests in some of the world’s major producers.
- **Monetary policies** – that influence money supply.
What are the challenges for CVA programs?

- CVA programs aim to reach various sectoral and multi-sectoral objectives and organizational level budgets are received in hard currencies (such as dollars/euros) which are then converted to local currency. This may affect the planning of VfM in CVA programming.
- Similarly, at the local market or vendor level, the volatile nature of inflation may result in vendors/suppliers increasing prices or being permanently blocked by lack of supplies or liquidity.
- CVA recipients could bear the brunt of hyper-inflation by being unable to purchase or access the items.
- USD exchange rates: in most cases, Oxfam has budget in hard currency meaning the exchange rates can cover for the increased prices of goods and services by increasing the transfer value proportionately to the rate of inflation. However, banking and financial institutions that determine the exchange rates may not publish those that reflect the true devaluation of a local currency. The black-market value of the hard currency can simultaneously be higher than that provided by formal financial institutions. The implication of such a scenario is that the real gain from the foreign exchange benefits the financial institutions over the recipients of CVA.

**TOP TIPS:**

- Note that in the context of a rather fragmented cash programming environment, the Cash Working Group has been providing overarching guidance and harmonization guidelines on CVA across all actors and clusters. This has strengthened the capacity to respond to volatile contexts through the development of alert systems and triggering mechanisms able to react to price inflation and erosion of purchasing power capacity.
- Continuously adjust the value of the MEB or the cost of sectoral items in line with market monitoring data (based on pre-agreed thresholds). Note that typically, the value of the MEB (or sectoral items) will be calculated in local currency but may also be in hard currency.
- Regularly adjust the transfer value based on the updated cost of the MEB and the intended program objectives, in coordination with all relevant stakeholders. Note that budget constraints may render the increase insufficient to address the gap between needs and income/assistance.
- Confirm triggers for the next upwards or downwards revisions of the MEB/cost of sectoral items and transfer value. This should be based on the same thresholds as initially established.
- Consider group assistance for fewer transfers. This means frontloading assistance by providing two or more rounds of cash assistance in a single transfer, at the time of the first cycle (i.e., before the value of the assistance can depreciate further). Ensure that all risks to beneficiary safety (if carrying larger amounts of cash), transport and storage (for goods purchased) are systematically assessed and monitored.
- Shift from cash assistance to value or commodity vouchers, or in-kind (in full or partially).
- Dollarization of currency can present an alternative option but must be used cautiously to protect recipients from protection risks.
- Pilot-test new digital currencies (such as USD collateralized digital tokens) before scaled roll-out.
CASE STUDY: VENEZUELA PILOT – E-VOUCHER PROGRAMMING USING STABLE COINS (2020/21)

Venezuela suffers from severe economic instability and decline resulting in hyperinflation rates exceeding 2,000% (2020). This is exacerbated by a repressive and unpredictable political regime which makes the implementation of CVA extremely challenging.

Communities in Venezuela have increasingly been turning to blockchain technology and cryptocurrencies - defined as financial units of value that can be bought, exchanged, and held by accessing blockchain infrastructure – which has become a growing economic coping mechanism. Learning from existing blockchain applications, there have been attempts to avoid the impact of hyperinflation on CVA transfers, specifically by converting transfers into “stable coins” (a stable denomination of cryptocurrency that does not fluctuate).

These are pegged to a global reserve currency (such as USD), thus allowing target communities to maintain purchasing power and value in the assistance they receive. This is a pilot example of utilizing blockchain payment systems and digital innovation in highly complex economic and political circumstances.

KEY RESOURCES AND GUIDANCE TOOLS:

- CALP Resource: Cash Assistance in Contexts of High Inflation and Depreciation
CVA Data Tracking and Reporting

Oxfam’s CVA programs regularly collect and document a wide range and volume of CVA data pertaining to the number of recipients, local markets, CVA modalities, budget, and expenditure, for the purposes of taking stock, MEAL purposes, and reporting to country government and donors. When collected in a systematic and harmonious manner, such data can also be used to understand if and how CVA has evolved in recent years, in terms of both quality and quantity. This section discusses common data tracking approaches for Oxfam’s CVA programming and provides minimum standards to facilitate consistent and systematic methods.

Why is systematic CVA data tracking and reporting important?

- To track what the cash is intended for (via objectives and conditionality) and what the cash is used for (by recipients).
- To track data on the costs and volume of CVA, and understanding the shifts, trends and pattern in CVA to thereby influence quality future programming.
- To enable the calculation of annual cost efficiency analyses of CVA programming relevant to other humanitarian programs.
- To measure any increases in CVA adoption and outcomes relative to in-kind assistance, service delivery interventions and vouchers.
- To ensure consistency in reporting mechanisms and alignment with Oxfam’s internal (such as Country Operating Reports, Meta-Analysis) and external (Grand Bargain, World Humanitarian Summit, global interagency mechanisms) reporting platforms.

Key Steps:

Collect and report data on the following:

1. Disaggregation of modalities: disaggregate cash and voucher interventions in tracking and reporting systems. Where possible, report all humanitarian assistance disaggregated by modality to allow comparability.

2. Data on CVA objectives/needs: all CVA programs should report the objective of the deployed CVA intervention. At minimum, record objectives as sectoral (by defining whether it is for WASH, Food Security and Livelihoods, Protection, Shelter, etc) and those that are cross-sectoral (multipurpose to meet basic needs). It is advised to further segregate cross-sectoral objectives into either multipurpose (to target overall basic needs) or specific sectoral categories which may cover two or more sectoral needs. For example, see CVA WAF Mapping.

3. Data on program design features that are conditional and non-conditional: although recording conditionality is not a requirement at global level, it is advisable to track this attribute at country level to understand the rationale and patterns.

4. Tracking costs: the value of transfers made to recipients should be used as the primary basis (minimum requirement) for tracking cash and vouchers. It is also imperative to track associated delivery and program costs to compare and analyze cost-efficiency ratios.

KEY RESOURCES AND GUIDANCE TOOLS:

- CALP Resource: Tracking Cash and Voucher Assistance
- World Humanitarian Summit (WHS) Oxfam Commitment Dashboard
ANNEXES
Minimum Standards and Requirements Relating to AAP

- Program demonstrates commitment to AAP and enables AAP across all phases of the CVA project.
- Train all CVA program staff and volunteers on accountability.
- Develop CVA programs that are accountable to the communities affected by our program (and to all communities affected by the crisis) enabling them to participate in program decisions and seek their informed consent and feedback.
- Develop an AAP Framework with a clearly documented methodology and accompanying standards.
- Develop practical tools to:
  - incorporate transparency and openness, effective feedback mechanisms, and truly participatory and efficient involvement in decision making; and
  - ensure that all CVA responses are appropriate to those affected in terms of their content, scale, and the ways in which they are implemented.
- Partners and Oxfam agree on the Code of Conduct to adhere to during the partnership.

### MINIMUM REQUIREMENTS FOR FEEDBACK AND COMPLAINTS MECHANISMS IN OXFAM PROGRAMS:

| Consultation | Communities must be involved in the design (including modality and locations) of feedback mechanisms. |
| Mechanisms | At least two different accessible mechanisms/modalities must be in place for people to give feedback safely. |
| Documentation | All feedback received must be documented and stored, with comments provided to management and communities on trends and outstanding issues. |
| Closing the loop | Where feedback requires a response, programs must agree on appropriate timeframes for responding. When appropriate action has been taken, this action and the date of its completion must be recorded. |
| Analysis and reporting | Feedback must be analyzed to identify positive and negative trends and provided to management to inform decision making. |
| Partnership | When working in partnership, all parties must be involved in the decision-making around how to consult, set up and manage the feedback mechanisms. Local partners should manage or at least play an active role in the feedback systems and, if needed, they must be supported to strengthen their capacities. |
Principles for Equitable Partnership and LHL In CVA:

1. Setting expectations. Oxfam ensures expectations of the partnership are clear, with visions, roles and responsibilities discussed, risks assessed, inclusive decision-making between Oxfam and partners, and complementarity between Oxfam and local/national capacities.

2. Defining local actors. Oxfam’s definition of local actors includes civil society, government, and private sector. In CVA programming, Oxfam explores and maximizes opportunities for equitable partnerships with local actors, including civil society, government, and the private sector. We work with partners of all sizes (large and small) and experience.

3. Commitment to partnership. CVA programming considers the partnering cycle, as well as meeting Charter for Change and Grand Bargain commitments.

4. Capacity sharing. Partnership in CVA programming is based on capacity sharing among partners and within communities. This may include technical capacities or experience in CVA but may also include cross-cutting capacity needs related to IT, data protection, and safeguarding.

5. Full-cycle involvement. Oxfam considers partners’ contributions and participation throughout the CVA project cycle, including external advocacy. This means maximizing opportunities for partners in advocacy, leadership and coordination, community engagement, and awareness for CVA programming.

6. Recognizing impact. Oxfam considers how CVA supports local response capacity through partnerships, and how it adds value to partners, to Oxfam, to broader systemic local capacities, and ultimately to the affected population. This includes conducting reviews, recognizing the role of local partners in reports and publications (internal and external).

7. Ensuring relevant skills. Oxfam ensures staff, especially those working on CVA, possess partnership and collaborative skills, in addition to technical skills. Capacity assessments are applied for Oxfam and partners and used to define joint capacity development plans.

8. Partnering approach. Oxfam country leadership embraces principled partnering as the go-to approach for CVA. This also includes recognizing community voices, needs and interest, and opportunities for supporting local response capacities.

9. Enabling collaboration. CVA programming embraces a collaborative mindset, skills and attitudes based on openness, transparency, dialogue, genuine interest and support, equity, and diversity. This includes clarifying and simplifying the technical language used in CVA, insight on digital and mobile programming and providing space for open conversations.

10. Facilitating change. CVA programming supports the quality and quantity of direct funding available to local actors, including through the provision of funding beyond project implementation costs (such as core costs of support, resources for innovation, introducing partners to donors, and local organizations leading consortia).
Minimum Standards For CVA and Social Protection:

Oxfam takes a rights-based approach to social assistance. This means that each person has an inalienable right to support when they face chronic and acute shocks through social transfers.

Minimum standards for considering social protection in the design and implementation of CVA programs include the following:

- CVA programs apply the social protection framework and consider linkages to social protection.
- CVA fills gaps in social protection systems and coverage as a tool to facilitate more inclusive and accountable social protection for all.
- Understand and build programming that is aware of and addresses issues of social protection, structural inclusiveness, and accountability.

Minimum Standards for Digital Responses:

- Systematically build in avenues in all CVA programs to identify and mainstream digital innovations that are effective, efficient and people centric.
- Undertake systematic analysis to choose the most efficient and appropriate digital mechanisms to suit the type of CVA within the response context.
- All CVA programs must undertake a safe programming approach to identify risks and to check for inadvertent harm, including the uptake of digital technology and digitization processes in the CVA cycle.
- Ensure inclusion of marginalized members of the community. Appropriate digital and mobile systems strengthen resilience and facilitate digital empowerment by strengthening financial and digital literacy, access to information and financial inclusion. Cultural preferences, education levels, literacy and other factors must be considered.
- Uphold Oxfam’s data rights policies and procedure in all CVA programs and consider data lifecycle planning from the design phase onwards.
- Consider and build on opportunities to support digital inclusion through programming.
Supporting the Uptake of CVA and Encouraging Greater Use of CVA in Humanitarian Responses - Key Advocacy Messages:

The following messages can be considered as part of an advocacy plan focused on creating space for CVA modalities in a response*:

<table>
<thead>
<tr>
<th>Key Advocacy Messages</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Flexibility and choice</strong></td>
</tr>
<tr>
<td>Using cash or vouchers recognizes that individuals, households and communities in crisis are best placed to identify their own needs and gives them the flexibility to choose according to their own specific circumstances.</td>
</tr>
<tr>
<td><strong>Dignity</strong></td>
</tr>
<tr>
<td>By allowing crisis affected communities to control the resources and services they can select from, cash transfers are considered more dignified and people-centric than receiving goods in-kind. This acknowledges that communities affected by crisis are active participants in the welfare of their households and communities.</td>
</tr>
<tr>
<td><strong>Empowerment</strong></td>
</tr>
<tr>
<td>Cash gives individuals, households, and communities a sense of power over their immediate situation. Access to financial structures such as bank accounts may empower individuals, particularly women and marginalized members of the community, over the longer term.</td>
</tr>
<tr>
<td><strong>Market multiplier effect</strong></td>
</tr>
<tr>
<td>CVA supports the revitalization of local trade and markets. Evidence also shows that cash-based support for livelihoods can potentially link relief and longer-term economic recovery.</td>
</tr>
<tr>
<td><strong>Reduces negative coping strategies</strong></td>
</tr>
<tr>
<td>In most cases, CVA is used by households and communities to meet their most basic needs for survival. When aid is not available, or when it is given in-kind but does not meet the priority needs of a household, households are often forced to seek cash in ways that are detrimental to their health, well-being, and longer-term livelihoods and resilience. For example, selling productive assets or turning to child marriage to meet immediate food security needs. Evidence has shown that cash transfers can reduce the use of negative coping strategies.</td>
</tr>
<tr>
<td><strong>Value for money</strong></td>
</tr>
<tr>
<td>CVA can be a more cost-effective approach, particularly when delivered on a large scale, than a program that procures and delivers goods or services in-kind. This is due to CVA programs being less reliant on large scale procurement, transport, storage, and logistical costs than traditional in-kind aid. The larger a CVA program, the greater the potential cost savings through economies of scale.</td>
</tr>
</tbody>
</table>

* Adapted from CALP’s ‘Making the Case for Cash’ Guidance (2011).
| **CVA and a range of wellbeing outcomes** | Aggregate analyses from crisis and poverty settings clearly demonstrate that CVA improves a range of well-being measures, including dietary intake, lower coping strategy use, improved per capita consumption, and higher labor market access. Overall, recipients spend between 45-90% of unconditional transfers on food, consuming higher quality foodstuffs while lowering reliance on severe and less reversible coping strategies to supplement income, regardless of geography or crisis. |
| **CVA as a multi-sector tool** | CVA (particularly MPCA and other forms of unrestricted cash) can be used to meet multiple objectives through one (as opposed to multiple) transfer of aid and is therefore easier for recipients to receive and agencies to deliver. |
| **CVA and food security** | Evidence has shown that increases in aggregate demand through the injection of CVA into local markets strengthens local supply chains and food systems, improving overall food availability, access, and utilization. |
| **CVA and risk** | CVA is perceived as higher risk than aid in-kind, but there is little evidence to support this as accurate. Focusing on risk mitigation as a tool to ease ears around CVA programming is critical both for program quality and as part of an advocacy strategy. |
| **CVA is a tool (modality)** | Remind stakeholders that CVA, along with other humanitarian aid modalities, is just a tool for delivering immediate lifesaving assistance. |
| **CVA as a connector** | If delivered in consultation with other stakeholders (such as government counterparts and development actors), CVA can connect immediate lifesaving humanitarian assistance with longer term programs and social protection – for example by using the same mechanisms for transferring assistance. |
### Key issues to include in a Service Provider Assessment:

| Structure, capacity, and compliance | ➤ Primary business information (copy of registration, date of incorporation, ownerships, declaration of undertaking).  
➤ FSP experience of working with humanitarian actors (this is beneficial but not essential) and implementing CVA or programs of similar nature.  
➤ Assessment of the capacity and reliability to deliver service by analyzing the size, organization, and management of the FSP.  
➤ FSPs must be able to meet necessary legal requirements in the country of operation or partnership with a registered bank/FSP.  
➤ Compliance with anti-money-laundering and anti-terrorism regulations; compliance with Oxfam and partners’ data rights policy (if any) additional donor requirements (Program, Logistics, Funding).  
➤ Ability to mitigate identified risks. |
| Data protection | ➤ Presence of data protection policy to protect Oxfam/partners and beneficiary data. |
| Financial health and credibility | ➤ Reputation, reliability, and solvency, credit rating and/or audited financial statements. If rating is not available, audited financial statements for two years (covering three financial periods) should be used for analysis.  
➤ Annual turnover: extent to which FSPs have the resources to cover and deliver CVA to defined locations. |
| Fund transfer process | ➤ Fund flow process, from Oxfam/partners to recipients are transparent and traceable and allow evaluation of parties/partners involved in the transaction. |
| Set up and financial services | ➤ Assessment of FSP capacity to deliver CVA to the defined recipients – number and type of households/individuals targeted (residents, IDPs, refugees etc).  
➤ Digital and technical solutions and interface to meet the program objectives for innovative, efficient and effective CVA.  
➤ Reporting abilities: ability to track and monitor expenditures (auditable) of transfers, reconciliation and services (between FSP, Oxfam/partners and recipients or any other involved third party).  
➤ Presence of an adequate network (PoS, agents, ATM, branches) in the target geographies). |
| Cost | ➤ Cost of set-up charges and transaction costs/fees, additional charges such as staff time, transport, security, mass communications, education and training costs. Costs incurred by the beneficiaries (cost of transport, opportunity cost of time spent to access the cash, financial cost to withdraw the cash/transaction) should also be considered.  
➤ Ability to deliver established amounts at determined frequencies.  
➤ Potential for scale-up.  
➤ Any additional services offered that would help in the implementation of the program. |
## CVA Risks and Potential Mitigation Measures:

<table>
<thead>
<tr>
<th>RISK</th>
<th>IMPLICATIONS AND POTENTIAL MITIGATION MEASURES</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CONTEXTUAL RISKS</strong></td>
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</tr>
</tbody>
</table>
| Preferred CVA or a specific delivery mechanism is not in line with governmental regulations/laws or is not accepted by the local authorities | ➤ If feasible and appropriate chose a modality for CVA and / or delivery mechanism (agent or method) in line with national regulations and laws.  
➤ For longer term programs, consider advocating for revision to the government position on CVA and / or specific delivery mechanism. |
| There are security related risks for people accessing cash disbursement sites and / or local markets | ➤ Discuss the severity of the risks in detail with the community. If the risks are high and cannot be mitigated, another program modality may be more appropriate. |
| Inflation risk / price increases higher than expected caused by external (not specific to the program) factors | ➤ Ensure a contingency plan is in place for what to do when price monitoring indicates inflation and loss of purchasing power (adjust transfers value, shift modality, etc).  
➤ Pre-agreement with the donor to pass on costs for adjusting the cash transfer value.  
➤ Consider shifting to commodity vouchers, if less costly. |
| Failure of the network used by the delivery mechanism (telecommunications failure, systems failure, etc.) | ➤ Pre-identify an alternative service provider.  
➤ Monitor expected communication and other infrastructure systems.  
➤ Establish timely feedback systems to ensure failures are quickly identified and adjusted for. |
| **PROGRAMMATIC RISKS**                                               |                                                                                                             |
| Risk of abuse of power by a third party / private sector service providers in the delivery of CVA (more can be found [here](#)) | ➤ Promote and work in partnership with service providers to ensure appropriate behavior, especially by agents and traders.  
➤ Ensure service provider contracts appropriately reflect the service provider responsibilities to prevent and follow up cases of abuse of power. |
- Ensure the contractor signs Oxfam’s Code of Conduct.
- Capacity development for CVA beneficiaries on their rights as customers vis-à-vis service providers and in financial and digital literacy.
- Establish, identify and follow up on complaints from beneficiaries [complaint or support / help desk hotline service] in real time.
- Provide mandatory safeguarding training for all Oxfam and contractor employees.
- Strong process monitoring systems that capture beneficiary feedback on the service providers in a timely manner.

<table>
<thead>
<tr>
<th>Security risk faced by staff or service providers during CVA program delivery</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Recruit skilled staff/volunteers and provide adequate training on program implementation</td>
</tr>
<tr>
<td>- Communicate intensively with national and local authorities, stakeholders, and community leaders.</td>
</tr>
<tr>
<td>- Choose an appropriate cash transfer delivery mechanism to mitigate potential exposure to security risks.</td>
</tr>
<tr>
<td>- Ensure that beneficiary targeting is carried out in collaboration with the community and in a transparent and participatory way.</td>
</tr>
<tr>
<td>- Design and implement timely complaint and feedback mechanisms to allow beneficiaries to complain in a peaceful way.</td>
</tr>
<tr>
<td>- Develop a strong working relationship with other humanitarian actors and NGOs working in the same area.</td>
</tr>
<tr>
<td>- Ensure that the community understands the consequences of any threat to security [that the program could be withdrawn or suspended, if necessary].</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Security risk faced by beneficiaries during CVA program delivery</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Apply a safe programming lens to the assessment of potential risks to the target communities and individuals before selecting cash or vouchers as the most appropriate modality for a program. CVA can have an impact on existing financial, social, and physical relationships within the community and needs to be understood at the onset as well as the potential impact of cash on these relationships. Safe programming means looking at:</td>
</tr>
<tr>
<td>- How will beneficiaries access the distribution? Is it safe?</td>
</tr>
<tr>
<td>- Can they safely access the payment point [e.g. ATM, mobile money vendor]?</td>
</tr>
<tr>
<td>- Can they safely access the market to purchase goods and services or use their vouchers?</td>
</tr>
<tr>
<td>- Power dynamics at the household and community level – how does CTP or MBP interact with and change these dynamics [positive or negatively]?</td>
</tr>
</tbody>
</table>
Investigate these dynamics specifically for different groups in a community (host, refugees, displaced, women, men, child headed, women headed, elderly, ethnic groups, etc.). Safe programming must be monitored throughout the project cycle, not just at the onset, to ensure timely program revisions and adaptations.

- Use the safe programming analysis to inform the selection of an appropriate type of relief/cash intervention and involve the community in the process.

- Provide beneficiaries flexibility as to when and where to collect their cash (not everyone should be collecting money at a specific time or on a specific day).

- Ensure that distribution/payments are completed in time for beneficiaries to reach their homes during daylight.

- Consider specific security risks to women and other groups in the community and seek community opinion on how best to mitigate or avoid the risks.

### Conflicts within the community

- Conduct community mobilization and awareness-raising about the purpose of the project and selected beneficiaries.

- Ensure that the community and community leaders participate throughout the project cycle and that complaints, conflicts and concerns are addressed in a timely manner.

- Use community-based targeting and a transparent process as this will help reduce tensions between beneficiaries and non-beneficiaries.

- Ensure that payments are made on time: delays in payment can increase the vulnerability of targeted households and cause tension within the community.

- Develop a clear exit strategy to help limit expectations.

- Understand and discuss conflict dynamics as appropriate to the context and factor these into decision-making on program design (targeting, delivery, use of CVA, etc).

### Data Protection for beneficiaries is not adhered too

- Adhere to the Cash Learning Partnership (CALP) minimal standards for the secure use of personal data in cash and e-transfer programs.

- Apply security and access controls to all internal databases.

- Ensure service and program partner provider contracts include details (as per GDPR requirements) for beneficiary data protection.
| **Negative environmental and climate impacts** | ➢ Use the Environmental Assessment Tool (NEAT+) to help screen any environmental risks of CVA programs.  
➢ Where possible, include environmental considerations in CVA tools (e.g., needs and market assessment, service provider assessment) to anticipate and analyze indirect negative impacts on the environment (for instance, analysis of available eco-friendly and organic products in local markets).  
➢ Promote continued monitoring of the environmental impact of purchases made with cash grants, including MPCA (e.g., through beneficiary surveys), to detect any behaviors or choices that may be environmentally damaging. Introduce mechanisms to manage these situations where feasible. |
| **Monitoring inflation as a result of the CVA program** | ➢ If using a voucher approach, ensure that as many traders as possible are participating, to help ensure a competitive market.  
➢ Monitor prices of food and non-food items in neighboring markets to check that the market in the project area is not increasing prices unfairly.  
➢ Check exchange rates on a regular basis to ensure that cash retains its value when compared to the original value of the cash grant.  
➢ If inflation does occur as a result of the project, adjust the program to address the loss of purchasing power for both the targeted beneficiaries and the broader community (adjust transfer value, shift modalities, market infrastructure support, etc). |
| **INSTITUTIONAL RISKS** | ➢ Conduct capacity assessments before starting a program to identify and address weakness in capacity.  
➢ Provide tailored capacity building at the onset for both Oxfam and partner staff.  
➢ Establish links with internal and external technical support systems (Oxfam regional and global humanitarian teams, CWGs, Cash Learning Partnerships, Regional CWGs, etc). |
| **Limited capacity of organization and partners to deliver CVA** | ➢ Check that financial transactions are secure and that there is a clear separation of duties across beneficiary selection (program), payment processes (finance), disbursements (service providers), monitoring (MEAL) and reconciliation (program and finance).  
➢ Identify any large-scale fraud possibilities and monitor against these risks.  
➢ Independent cash reconciliations must be done after payments.  
➢ Keep related CVA documents secure (password sensitive / locked cupboard / etc). |
## Sectoral and Multi-sectoral Objectives:

CVA as a tool for emergency response and a facilitator of early action, recovery and transformational change, is often used with one (or a combination) of the following sectoral or multi-sectoral objectives:

<table>
<thead>
<tr>
<th>RISK</th>
<th>Meet urgent and immediate survival needs</th>
<th>Protect, restore and promote livelihoods</th>
<th>Long-term transformational objectives</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food security</td>
<td>CVA for improving access and meeting immediate food needs for IDP and host communities within targeted locations.</td>
<td>Improving economic security, and building/re-building livelihoods</td>
<td>CVA for resilience building</td>
</tr>
<tr>
<td>Set up and financial services</td>
<td>CVA to access essential household items or asset recovery</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Livelihoods</td>
<td>CVA for supporting access to essential livelihood services (asset suppliers of seeds, tools, equipment, credit etc) Provide pre-emptive cash or vouchers to prevent sale of key livelihood assets (such as livestock or machinery) for most vulnerable livelihood groups, during the acute period</td>
<td>CVA to protect existing livelihood assets and prevent negative coping strategies, including the sale of productive assets for vulnerable groups CVA (including CfW) for building/re-building public and community infrastructure Livelihoods support to village level groups such as women’s savings groups, agriculture, and fisheries groups CVA to local vendors to restore economically stretched and damaged markets to maintain supply or value chain</td>
<td>CVA for promoting economic recovery (by injecting CVA into local markets and delivering assistance through a local FSP via digital mechanisms) to enhance financial and digital resilience and literacy for targeted communities and marginalized groups.</td>
</tr>
<tr>
<td>Category</td>
<td>CVA Interventions</td>
<td></td>
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<td>---------------</td>
<td>-----------------------------------------------------------------------------------------------------------------------------------------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>WASH</strong></td>
<td>&gt; CVA to access safe drinking water and/or water treatment products&lt;br&gt; &gt; CVA to give women and girls access to choice of menstrual, health and hygiene (MHH) products&lt;br&gt; &gt; CVA for pipes and water supply materials to repair household or communal plumbing&lt;br&gt; &gt; CVA for reducing incidences of diseases caused by a lack of WASH via cash for training&lt;br&gt; &gt; Contributing to the long-term sustainability of WASH access and services</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Protection</strong></td>
<td>&gt; CVA for survivors of violence, exploitation and abuse to provide safe, timely access to emergency and protection services&lt;br&gt; &gt; CVA for community-based protection structures and groups to enable effective GBV case management, to support survivors in their recovery from violence, and to reduce risks of exposure to violence for at-risk individuals&lt;br&gt; &gt; Use of GCTs to advocate for the protection of civilians in conflict and crises</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Gender</strong></td>
<td>&gt; CVA to Women’s Groups under a GCT project focusing on women’s participation and empowerment&lt;br&gt; &gt; CVA to Women’s Groups under a GCT project focusing on women’s participation and empowerment</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Environment</strong></td>
<td>&gt; CVA (CfW) focusing on improving immediate environmental health conditions&lt;br&gt; &gt; CVA to mitigate possible damages to the environment&lt;br&gt; &gt; CVA for reducing carbon footprint and facilitating environment protection</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Shelter</strong></td>
<td>&gt; Improving or establishing shelter</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Education and health</strong></td>
<td>&gt; Ensuring access to education&lt;br&gt; &gt; Supporting access to healthcare</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Logical Framework ("Log Frame"): [PROJECT NAME] LOG FRAME

<table>
<thead>
<tr>
<th>Objectives</th>
<th>Indicators</th>
<th>Means of verification/Method</th>
<th>Assumptions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goal</td>
<td>A. Immediate Needs: To meet immediate life-saving needs through provision of CVA to access water and sanitation services, protection, food security and livelihood needs or any other critical household items or services.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>B. Protect and Recover: Protect, restore and promote livelihoods, food security, protection and/or WASH needs. Including protecting or revitalizing household and/or community economic recovery; Use of CVA for protection, building, strengthening, or rebuilding community infrastructure and assets (including markets for goods and services, public services, and income generating assets).</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>C. Long Term Transformational: Use of CVA for strengthening decision-making power and influencing other positive power dynamics at household and community levels for marginalized groups (such as women, elderly, people with disability etc) and promote economic self-reliance</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Outcomes: Examples suitable for Outcomes to reach goals</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Immediate Needs:</td>
<td></td>
</tr>
<tr>
<td>1.1. Immediate household needs of # disaster/conflict affected population (men, women, people with disabilities) are met</td>
<td>% of households who report being able to meet the basic needs of their households according to their priorities</td>
</tr>
<tr>
<td>1.2. Immediate food needs of the # disaster affected population (men, women, people with disabilities) are met</td>
<td>% of households who report being able to meet the basic food needs of their households according to their priorities</td>
</tr>
<tr>
<td>1.3. Disaster affected population (men, women, people with disabilities) have safe access to potable water and are enabled to practice safe hygiene in a dignified &amp; culturally acceptable manner</td>
<td>&quot;% of target population who report access to adequate WASH services % of target population who report practicing safe hygiene practices % of HHs reporting use of unsafe water source because they cannot afford to use a safer water source&quot;</td>
</tr>
</tbody>
</table>
### Goal

1.4. Survivors of violence, exploitation and abuse have safe, timely access to emergency and protection services and risk of protection threats is reduced by material support

<table>
<thead>
<tr>
<th># of survivors of violence, exploitation and abuse who report being able to mitigate protection risks and access to protection services in a timely manner</th>
<th>Baseline and endline Assessment</th>
<th>Government authorities at national and local levels are willing to accept CVA in their area.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>No other natural disaster affects the targeted communities during the project.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Market prices will not drastically increase during the programme period.</td>
</tr>
</tbody>
</table>

### B. Protect and Recover:

2.1. Livelihoods are protected and negative coping strategies reduced among affected populations/households

2.2. Food security is protected, and negative coping strategies reduced among affected populations/households

<table>
<thead>
<tr>
<th>% of targeted households improved household dietary diversity score (&gt; 6 food groups)</th>
<th>Final evaluation</th>
<th>Government authorities at national and local levels are willing to accept CVA in their area.</th>
</tr>
</thead>
<tbody>
<tr>
<td>% of HHs who report improved coping strategies based on the Coping Strategy Index</td>
<td></td>
<td>No other natural disaster affects the targeted communities during the project.</td>
</tr>
<tr>
<td>% of households with poor, borderline and adequate Food Consumption Score (FCS)</td>
<td></td>
<td>Market prices will not drastically increase during the programme period.</td>
</tr>
</tbody>
</table>

### C. Long Term Transformational:

3.1. Improved access to resources and opportunities for persons with disabilities, elderly, men and women in a dignified and safe manner

3.2. Women are engaged in decision making within their HH on how to use the CVA

<table>
<thead>
<tr>
<th>% of households where women report being involved in decision making on cash transfer (or voucher) use</th>
<th>Final evaluation</th>
<th>Government authorities at national and local levels are willing to accept CVA in their area.</th>
</tr>
</thead>
<tbody>
<tr>
<td>% of households reporting decreased household tensions as a result of Perceived changes in women’s access to and control over household resources</td>
<td></td>
<td>No other natural disaster affects the targeted communities during the project.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Market prices will not drastically increase during the programme period.</td>
</tr>
</tbody>
</table>

### Outputs: Examples suitable to achieve outcomes

1.1. Immediate household needs of the disaster/conflict affected population are met:

1.1.1. Target population has increased access to essential household items / non-food items and services through market-based interventions

<table>
<thead>
<tr>
<th># of women and men assisted through CVA</th>
<th>Household survey baseline and endline using a sample size</th>
<th>Government authorities at national and local levels are willing to accept CVA in their area.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total amount of cash transferred to recipients vs. planned</td>
<td>Transfer records</td>
<td>No other natural disaster affects the targeted communities during the project.</td>
</tr>
<tr>
<td>% of recipients reporting access to CVA in a safe, accessible, accountable and participatory manner</td>
<td>Post Distribution Monitoring Observation</td>
<td>Market prices will not drastically increase during the programme period.</td>
</tr>
<tr>
<td>Outputs: Examples suitable to achieve outcomes</td>
<td>Total amount / value of vouchers redeemed by recipients</td>
<td>Household survey baseline and endline using a sample size</td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>1.2. Immediate food needs of the disaster affected population are met</td>
<td>Payments made on time / according to schedule</td>
<td>Transfer records</td>
</tr>
<tr>
<td>1.2.1. Targeted households receive CVA to purchase/access diversified food</td>
<td>Satisfaction of recipients with process, content and methods of implementation</td>
<td>Post Distribution Monitoring</td>
</tr>
<tr>
<td>1.2.2. Targeted households receive essential household items that support the production of food</td>
<td># of recipients who report being able to produce food as a result of support received</td>
<td>Observation</td>
</tr>
<tr>
<td>1.2.3. Total amount / value of vouchers redeemed by recipients</td>
<td>Satisfaction of recipients with process, content and methods of implementation</td>
<td>Focus groups on satisfaction and appropriateness</td>
</tr>
<tr>
<td>1.3. Safe access to potable water, wash services (such as latrines) and safe hygiene practice</td>
<td>Total amount / value of vouchers redeemed by recipients</td>
<td>Household survey baseline and endline using a sample size</td>
</tr>
<tr>
<td>1.3.1. Improved and safe access to water that meets Sphere and WHO Standards</td>
<td>Payments made on time / according to schedule</td>
<td>Transfer records</td>
</tr>
<tr>
<td>1.3.2. Increased and safe access to WASH services</td>
<td>Satisfaction of recipients with process, content and methods of implementation</td>
<td>Post Distribution Monitoring</td>
</tr>
<tr>
<td>1.3.3. Increased and safe access to hygiene-related goods and services</td>
<td># of recipients who report being able to produce food as a result of support received</td>
<td>Observation</td>
</tr>
<tr>
<td>1.4. Survivors of violence, exploitation and abuse have safe, timely access to acute and emergency protection-related needs</td>
<td>Total amount / value of vouchers redeemed by recipients</td>
<td>Household survey baseline and endline using a sample size</td>
</tr>
<tr>
<td>1.4.1. Targeted individuals receive CVA to meet costs for accessing protection services (transportation, child care), and/or direct service costs (legal, medical, document replacement costs), and/or protection related non-food items (solar powered lamps, shelter repair)</td>
<td>Payments made on time / according to schedule</td>
<td>Transfer records</td>
</tr>
<tr>
<td>1.4.2. Community based protection groups using Group Cash transfers (GCT) are able to function well to attain their objectives</td>
<td>Satisfaction of recipients with process, content and methods of implementation</td>
<td>Post Distribution Monitoring</td>
</tr>
<tr>
<td>1.5. Total amount / value of vouchers redeemed by recipients</td>
<td># of recipients who report being able to produce food as a result of support received</td>
<td>Observation</td>
</tr>
<tr>
<td>1.6. Survivors of violence, exploitation and abuse have safe, timely access to acute and emergency protection-related needs</td>
<td>Total amount / value of vouchers redeemed by recipients</td>
<td>Household survey baseline and endline using a sample size</td>
</tr>
<tr>
<td>1.6.1. Targeted individuals receive CVA to meet costs for accessing protection services (transportation, child care), and/or direct service costs (legal, medical, document replacement costs), and/or protection related non-food items (solar powered lamps, shelter repair)</td>
<td>Payments made on time / according to schedule</td>
<td>Transfer records</td>
</tr>
<tr>
<td>1.6.2. Community based protection groups using Group Cash transfers (GCT) are able to function well to attain their objectives</td>
<td>Satisfaction of recipients with process, content and methods of implementation</td>
<td>Post Distribution Monitoring</td>
</tr>
<tr>
<td>1.7. Total amount / value of vouchers redeemed by recipients</td>
<td># of recipients who report being able to produce food as a result of support received</td>
<td>Observation</td>
</tr>
<tr>
<td>2.1. Livelihoods are protected and negative coping strategies reduced among affected populations/households</td>
<td>Total amount / value of vouchers redeemed by recipients</td>
<td>Household survey baseline and endline using a sample size</td>
</tr>
<tr>
<td>2.1.1. Household income is maintained where income sources are disrupted</td>
<td>Payments made on time / according to schedule</td>
<td>Transfer records</td>
</tr>
<tr>
<td>2.1.2. Productive assets are replaced and retained</td>
<td>Satisfaction of recipients with process, content and methods of implementation</td>
<td>Post Distribution Monitoring</td>
</tr>
<tr>
<td></td>
<td># of recipients who report being able to retain and replace assets</td>
<td>Observation</td>
</tr>
<tr>
<td></td>
<td>% of HHs who report improved coping strategies based on the Coping Strategy Index</td>
<td>Focus groups on satisfaction and appropriateness</td>
</tr>
<tr>
<td></td>
<td>% of HHs who report their income has been maintained</td>
<td>Household survey baseline and endline using a sample size</td>
</tr>
<tr>
<td></td>
<td># of HHs reporting being able to retain and replace assets</td>
<td>Transfer records</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Post Distribution Monitoring</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Observation</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Focus groups on satisfaction and appropriateness</td>
</tr>
<tr>
<td>Outputs: Examples suitable to achieve outcomes</td>
<td>3.1. Women induce positive changes in power dynamics and are engaged in decision making within their HH on how to use the CVA</td>
<td>% recipients who report experiencing decreased household tensions as a result of CVA</td>
</tr>
<tr>
<td>-----------------------------------------------</td>
<td>-------------------------------------------------------------------------------------------------</td>
<td>---------------------------------</td>
</tr>
<tr>
<td></td>
<td></td>
<td>% of women and girls recipients and vendors report feelings of empowerment in the household</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
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<tr>
<td></td>
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<tr>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Activities: Examples suitable for outputs above</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Project set up for Oxfam and Partner team, recruit and train staff and volunteers on CVA</td>
<td></td>
</tr>
<tr>
<td>2. Sensitization to community and ensure the process is fully understood and any issues are addressed</td>
<td></td>
</tr>
<tr>
<td>3. Selection and register beneficiaries recipients for the project</td>
<td></td>
</tr>
<tr>
<td>4. Finalization of value of CVA (cash or voucher)</td>
<td></td>
</tr>
<tr>
<td>5. Selection of vendors, agreement, and training (for voucher programming)</td>
<td></td>
</tr>
<tr>
<td>6. Baseline surveys of selected percentage of registered recipients.</td>
<td></td>
</tr>
<tr>
<td>7. Selection of financial/technological service providers</td>
<td></td>
</tr>
<tr>
<td>8. Prepare and disseminate CVA communication (including feedback/complaint system)</td>
<td></td>
</tr>
<tr>
<td>9. Prepare and distribution of vouchers/cash to recipients and sensitization on distribution process, accountability mechanism etc.</td>
<td></td>
</tr>
<tr>
<td>10. Conduct post-distribution process and impact monitoring</td>
<td></td>
</tr>
<tr>
<td>11. Carry out end of project evaluation</td>
<td></td>
</tr>
</tbody>
</table>

Adapted from: International Red Cross and Red Crescent Movement | Cash in Emergencies Toolkit
### Criteria for Selecting a CVA Modality:

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Description</th>
</tr>
</thead>
</table>
| Markets | Ability of markets to supply goods at appropriate price and quality  
Beneficiary access to market |
| Predicted effectiveness | Predicted effectiveness of different transfers in meeting the desired outcomes  
Timeliness and speed of set up and delivery to meet the needs |
| Greater impact opportunity | Potential positive (supporting the local economy, enabling households to meet other priority needs, providing recipients with more choice, potential for financial inclusion) and negative impacts (community tensions and undermining local markets) beyond the specific project objective. |
| Efficiency and cost comparison of the probable costs of providing different modalities | Could entail delivery costs, technological and service provider support and charges, cost for infrastructure, human resources, etc.  
For more information, see Section 5.4.9 (Value for Money). |
| Risk | Risks incurred through different types of transfers and the extent to which these can be managed. Follow a risk assessment for this. |
| Protection and gender | Protection (i.e. the safety, dignity, and integrity of affected populations), including issues related to gender. |
| Organizational capacity | The capacity of organizations to deliver different types of transfers. |
| Delivery mechanisms | Reliable delivery mechanisms (infrastructure and services) are available or can be established to deliver the transfer. Consider coverage areas, ability of service provider to ensure data protection as well. |
| Beneficiary preferences | Understanding the preference of recipients for a particular form of transfer. It is important to familiarize the target communities with different modalities before making assumptions. |
| Government policies, local acceptance, and strategic coordination | Whether various forms of transfer are acceptable to local communities and to local and national governments. The potential for links with social protection programming/handover to government. |
| Other factors | Government and donor influence, availability of funding specific to one transfer modality, for organizational learning, innovation, and capacity-building. |
Top Tips for Implementing CFW Projects:

- CFW is a form of conditional cash grant where cash recipients must participate in temporary work activities in order to receive daily wages. The work is generally carried out on public and community schemes and focuses on repair, rebuilding, and rehabilitation (of irrigation systems for instance, or rural roads/paths). The objective of this kind of intervention is primarily to provide participants with temporary income, while contributing to the recovery or rebuilding of collective property.

- CFW can have positive impacts on livelihoods through its public works activities (which in themselves are not livelihoods activities). Care must be taken to understand the seasonal calendar and avoid disruptions to typical livelihoods activities. See Oxfam in Iraq’s CFW program supporting social cohesion for example.

- CFW activities should be accompanied by unconditional support to households that are labor-poor and unable to participate in the work activities, either due to physical incapacities of household members or due to negative effects on other necessary livelihoods or care activities.

- Explore the feasibility of offering childcare for participating households, particularly to enable the participation of women – childcare could also be included as one of the labor activities within a CFW project.

- Ensure that all relevant local labor laws are met. Care must be taken to avoid child labor in CFW and to create a safe work environment for participants, including necessary protection equipment and, in some contexts, additional benefits such as insurance.

- Renumeration rates should be equal for women and men. See the Global Food Security Cluster’s CFW Guidance Note for more information on setting wage rates.

- CFW can be linked to existing social protection programs.
Unblocked Cash:

Clearly communicate the selection criteria to communities via posters (like the below) or other means to ensure that targeting criteria and processes are understood by affected communities.

Who will receive the E-Voucher?

For families/individuals to be identified as a beneficiary for the Pilot project of Unblocked Cash they should be affected by the flooding and landslide in Goroka District of April 2020. Additionally, they must meet at least one of five beneficiary selection criteria provided below:

<table>
<thead>
<tr>
<th>S.N</th>
<th>Criteria</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Completely damaged house and gardens</td>
<td>Families/individuals whose house is completely destroyed by flood/landslide and suffered destruction in their gardens.</td>
</tr>
<tr>
<td>2.</td>
<td>Partially damaged house and garden</td>
<td>Families/individuals whose house is partially damaged (60% and more) by flood/landslide along with damage to their gardens.</td>
</tr>
<tr>
<td>3.</td>
<td>Displaced people (house destroyed)</td>
<td>Families/individuals whose house is fully/partially destroyed due to the Floods and landslide of April 2020 and have been living in evacuation centers, with relatives/extended family, with any host family or living in a tent</td>
</tr>
<tr>
<td>4.</td>
<td>People with a disabilities</td>
<td>Should have at least one of the following 6 disability situations:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1. Lot of difficulty seeing, even if wearing glasses/ Cannot see at all.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2. Lot of difficulty hearing, even if using a hearing aid/ Cannot hear at all.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3. Lot of difficulty in walking or climbing steps/ Cannot walk at all</td>
</tr>
<tr>
<td></td>
<td></td>
<td>4. Lot of difficulty remembering or concentrating/ cannot do at all</td>
</tr>
<tr>
<td></td>
<td></td>
<td>5. Lot of difficulty with self-care such as washing all over or dressing/ Cannot do at all</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Using your usual language, have lot of difficulty communicating, for example understanding or being understood/ Cannot do at all</td>
</tr>
<tr>
<td>5.</td>
<td>Female Headed Households</td>
<td>Families headed by female member where woman is the main decision maker and main economic provider for the household.</td>
</tr>
</tbody>
</table>
CVA Proposals, Budgeting, and Staff:

This Annex provides a brief overview of what to include in proposals and resourcing for CVA programs.

Key steps:

1. If relevant, draft a CVA concept note summarizing the CVA response. This should include basic details on the rationale for the response, proposed objectives and activities, and should be shared with donors and other key stakeholders. If required by donors, develop a full CVA proposal including a logical framework with vertical and horizontal logic, and detailed budget.

2. Include a contingency budget in the proposal to ensure that the response can be broadened to cover additional vulnerable groups if necessary, and can be used to flexibly shift between modalities (cash/vouchers) or delivery mechanisms, if this is likely to be necessary in the context. This will also allow for program adjustments in response to monitoring findings though carried out at various stages of the program cycle.

3. Collaborate externally with partners and internally with Program, Finance, and Logistics teams (and where relevant, the ICT team) to draw up the CVA budget. Sufficiently skilled staff must be budgeted for and in place to support CVA responses.

4. Staff CVA capacity strengthening plans (for both Oxfam and partners), including FSPs and other service delivery staff, must be developed as necessary.

Proposals and concept notes:

CVA concept notes and proposals should follow the process for all proposal development, but include the following additional CVA-specific information:

- Clearly articulated CVA objective(s) and the humanitarian mandate that is relevant to the context and emergency.

- A program logical framework.

- Findings and analysis relating to the feasibility and appropriateness of CVA.

- Supporting needs assessment and contextual context analysis (including findings and analysis in relation to gender and conflict assessments, and associated market analysis).

- Justification for the choice of transfer modality or modalities.

- Description of the selected payment mechanism/s and associated accountability measures.

- Description of how the transfer value, frequency and duration have been calculated and the needs the transfer is designed to address.

- The amounts of cash transfer that can be paid to a beneficiary and the criteria for determining the exact amount.
Findings from the comprehensive CVA-related risk assessment, including measures to be taken to minimize risks.

Elements of program monitoring and evaluation including the AAP.

Information on the human resources required to implement and manage the program (including the role of partners).

Clear budget segregated by direct transfers (and service provider fees), program and admin costs. If possible, also provide Total Cost to Transfer Ratio (TCTR) of the CVA.

Explanation as to how the proposed CVA programming maximizes accountability to people affected by crises, mainstreams protection and upholds the safety, dignity and preferences of beneficiaries (differentiated to meet the specific needs of girls, boys, women and men, people with disabilities and other vulnerable groups).

Budget:

- The CVA budget must include all activities covered through the program cycle, including preparedness, MEAL activities and resourcing necessary to ensure that the CVA program is gender sensitive and proactively manages any risks identified.

- Ensure that the necessary budget for MEAL activities secures data collection, maintenance, retention, and destruction.

- Where possible, minimize the ratio of total program TCTR to the recipient cost. The more the TCTR exceeds unity, the less cost-efficient the program will be. For CVA programming planned with partners, budgets should support equitable partnerships and local actors’ capacities for power sharing partnerships (i.e. core cost contributions, transparency in budgets, direct funding/tri-partite contracts, quality in partnering process, co-creation, consultations, reviewing partnering practices, etc).

Staffing:

Training requirements of CVA project stakeholders (including recipients, staff, partners, and service providers) should be thought through to ensure that the CVA program is appropriately managed and implemented. The following table highlights recommended project implementation staff for different sized CVA responses:

<table>
<thead>
<tr>
<th>SCALE</th>
<th>RECOMMENDED STAFF</th>
</tr>
</thead>
<tbody>
<tr>
<td>Large scale</td>
<td>1 Technical Coordinator; 4 Cash Team Leaders; 1 Logistics Manager; 1 Finance Manager</td>
</tr>
<tr>
<td>More than 20,000 recipients</td>
<td></td>
</tr>
<tr>
<td>Medium scale</td>
<td>1 Technical Coordinator; 2 Cash Team Leaders; 1 Logistics Manager; 1 Finance Manager</td>
</tr>
<tr>
<td>Between 10,000 – 20,000 recipients</td>
<td></td>
</tr>
<tr>
<td>Small scale</td>
<td>1 Cash Team Leader; 1 Finance Officer; 1 part time Logistics Officer</td>
</tr>
<tr>
<td>Below 10,000 recipients</td>
<td></td>
</tr>
</tbody>
</table>
The existing CVA competencies of program staff must be assessed prior to implementation and where necessary, capacity strengthening plans devised to ensure that they have the appropriate skills and experience to implement the program.

**TOP TIPS:**

- Concepts and proposals for MPCA should be developed by engaging with diverse sectoral teams to ensure that program outcomes are fully described in the proposal and that multi-sectoral indicators are put in place.
- Check donor requirements before drafting a CVA proposal to ensure that the narrative and budget include all requisite information. Where possible and relevant, CVA proposals should integrate technological advances and innovations that seek to strengthen transparency, scale, interoperability, and efficiency.
- Assess all government attitudes towards both CVA and alternative modalities in case of barriers.
- Take note of the 2019 Common Donor Approach to CVA as this will help guide the content of CVA proposals.

**KEY RESOURCES AND GUIDANCE TOOLS:**

- Oxfam 2013 SOP Guidance
- IFRC Cash Learning Hub: M1_2_6_3 RCRCM CTP competency framework
- Common Donor approach to CVA
Oxfam’s Seven Capacity Sharing Principles:

1. **Humanitarian impact**: learning objectives consider practical application /impact in upcoming and future humanitarian response projects in the specific context. This informs content, timing, and composition of the participants.

2. **Leadership and ownership by LNHA**: promote participatory approaches and ensure LNHA determine which capacities would need to be strengthened, how and by whom, to develop strong CVA expertise and collaboration.

3. **Collaboration and complementarity**: collaborate with and complement existing capacity, looking to engage and reinforce existing domestic capacity of NGOs, government, academia, private sector (and specific attention for women-led organizations and women’s rights organizations).

4. **Promote participatory approaches** and build on available capacity, looking to engage and reinforce existing domestic capacity of NGOs, government, academia, private sector (e.g. women’s rights organizations supporting capacity development of humanitarian actors).

5. **Sustainability**: capacity sharing should build on existing capacity and experience.

6. **Strategy**: capacity development should aim to contribute to a longer-term impact on growth of the humanitarian capacity at (sub-)national level and consider upcoming responses (see also ELNHA CTP Leadership Programme).

7. **Mutual learning**: promote spaces for learning and exchange, peer to peer learning, case studies.
Sample RACI (Responsible, Accountable, Consulted, Informed) Matrix:

The following table\(^1\) provides an overview of the roles and responsibilities of different teams involved in CVA distributions:

<table>
<thead>
<tr>
<th>5. CVA PROJECT CYCLE</th>
<th>RACI</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.2. Situation Analysis</td>
<td></td>
</tr>
<tr>
<td>5.2.1 Needs Assessment</td>
<td>R: Program A: Program C: Management, Finance, ICT, Logistics, Security, MEAL I:</td>
</tr>
<tr>
<td>5.2.2 Market Assessment</td>
<td>R: Program A: Program C: Logistics, Finance, ICT, MEAL I: Management</td>
</tr>
<tr>
<td>5.2.3 Service Provider</td>
<td>R: Logistics, Program, Finance A: Logistics C: Program, ICT, Logistics I: Management</td>
</tr>
<tr>
<td>Assessment</td>
<td></td>
</tr>
<tr>
<td>5.2.4 Risk Assessment and Mitigation</td>
<td>R: Program A: Program, Security C: Finance, HR/Admin, Logistics, ICT I: Management</td>
</tr>
<tr>
<td>5.3. Response Analysis</td>
<td></td>
</tr>
<tr>
<td>5.3.1 Market Analysis</td>
<td>R: Program A: Program C: Logistics, Finance, ICT I: Management, MEAL</td>
</tr>
<tr>
<td>5.3.2 Vulnerability Analysis</td>
<td>R: Program A: Program C: Management I: MEAL</td>
</tr>
<tr>
<td>5.3.3 CVA Feasibility and Appropriateness Analysis</td>
<td>R: Program A: Program C: Finance, ICT, HR/Admin, Logistics, Security I: Management</td>
</tr>
</tbody>
</table>

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\(^1\) - Oxfam 2013 SOP Guidance
### 5.4. Program Design

<table>
<thead>
<tr>
<th>Section</th>
<th>Topic</th>
<th>Responsible</th>
<th>Accountable</th>
<th>Collaborative</th>
<th>Involved</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.4.1</td>
<td>Defining Program Objectives</td>
<td>Program</td>
<td>Program</td>
<td>Management, HR/Admin, Finance, ICT, Logistics, Security</td>
<td>MEAL</td>
</tr>
<tr>
<td>5.4.2</td>
<td>Choosing a CVA Modality</td>
<td>Program</td>
<td>Program</td>
<td>Management, HR/Admin, Finance, ICT, Logistics, Security</td>
<td></td>
</tr>
<tr>
<td>5.4.3</td>
<td>Selecting a Delivery Mechanism</td>
<td>Program</td>
<td>Program</td>
<td>HR/Admin, Finance, ICT, Logistics, Security</td>
<td>Management</td>
</tr>
<tr>
<td>5.4.4</td>
<td>Selecting Specifics (Value, Frequency, Duration)</td>
<td>Program</td>
<td>Program</td>
<td>HR/Admin, Finance, ICT, Logistics, Security</td>
<td>Management</td>
</tr>
<tr>
<td>5.4.5</td>
<td>Targeting</td>
<td>Program</td>
<td>Program</td>
<td>ICT, Security, MEAL</td>
<td>Management</td>
</tr>
<tr>
<td>5.4.6</td>
<td>Establishing an AAP Framework</td>
<td>Program</td>
<td>MEAL</td>
<td>ICT, Security</td>
<td>Management</td>
</tr>
<tr>
<td>5.4.7</td>
<td>MEAL Framework</td>
<td>MEAL</td>
<td>MEAL, Program</td>
<td>HR/Admin, Logistics, ICT, Security</td>
<td>Management</td>
</tr>
<tr>
<td>5.4.8</td>
<td>Program and Partner Capacity Sharing</td>
<td>Program</td>
<td>Program</td>
<td>Finance, HR/Admin, Logistics, ICT, Security, MEAL</td>
<td>Management</td>
</tr>
<tr>
<td>5.4.9</td>
<td>Value for Money</td>
<td>Program</td>
<td>Program</td>
<td>Finance, ICT, HR/Admin, Logistics, Security</td>
<td>Management</td>
</tr>
</tbody>
</table>

### 5.5. Implementation

<table>
<thead>
<tr>
<th>Section</th>
<th>Topic</th>
<th>Responsible</th>
<th>Accountable</th>
<th>Collaborative</th>
<th>Involved</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.5.1</td>
<td>Working in Partnership</td>
<td>Program</td>
<td>Program</td>
<td>Finance, HR/Admin, Logistics, ICT, Security</td>
<td>Management, MEAL</td>
</tr>
</tbody>
</table>
| 5.5.2. | Ensuring Accountability | R: Program  
A: Program  
C: Finance, HR/Admin, Logistics, ICT, Security  
I: Management |
| 5.5.3 | Contracting Service Providers | R: Logistics  
A: Logistics, Finance, Program  
C: ICT, Security, Management  
I: |
| 5.5.4 | Registration and Data Management | R: Program  
A: Program  
C: Finance, HR/Admin, Logistics, ICT, Security  
I: Management |
| 5.5.3 | Managing and Reconciling Distributions | R: Program, Finance  
A: Program, Finance  
C: HR/Admin, Logistics, ICT, Security  
I: Management |
| 5.6. Monitoring and Evaluation | | |
| 5.6.1. | Monitoring | R: MEAL  
A: MEAL, Program  
C: Finance, HR/Admin, Logistics, ICT, Security  
I: Management |
| 5.6.2 | Evaluation | R: Program  
A: MEAL, Program  
C: Finance, HR/Admin, Logistics, ICT, Security  
I: Management |
| 5.7. Exit Strategy | | |
| 5.7 | Exit Strategy | R: Program  
A: Program  
C: Finance, HR/Admin, Logistics, ICT, Security, MEAL  
I: Management |
Minimum Standards – Monitoring CVA Programs:

- All aspects of CVA monitoring processes and activities are fair, safe, timely, accessible, accountable and capture the views of marginalized and disadvantaged groups.

- Outcome monitoring has assessed any changes for recipients as well as changes to the local economy, power dynamics at household and community level and resilience building at both levels.

- All used monitoring mechanisms ensure accountability (such as the monitoring report being shared with CVA coordination mechanisms and with relevant stakeholders), and monitoring findings have been fed into learning mechanisms and used to adjust programs as necessary.

- Contingency plans allowing for program adjustments in case of price changes are in place.

- Clear specifications (material, brand, etc) for the goods and services being monitored have been provided, to ensure consistency across vendors and prices for a set unit (e.g. 1 litre bottle of Mezan brand sunflower oil).

Indicators:

- Ensure that the indicators (output and outcome) link to the program objective and local contexts and are SMART (specific, measurable, achievable, relevant, and time-bound). It is essential to collect disaggregated data against all relevant indicators.

- It is important to select a balance of both quantitative and qualitative indicators as they play complementary roles. Multiple questions (a mixture of closed and open questions reflecting quantitative and qualitative answers) may be needed to be able to fully understand progress made against an indicator. For instance, quantitative changes in the price and availability of goods are only useful if the reasons why the changes are occurring are understood. The percentage of households satisfied with the transfer process can be quantified through yes/no responses. However, this information is only useful if we also understand the reasons why households are or are not satisfied with the distribution process.

- Ensure that baseline is conducted prior to the first CVA transfer to clearly establish the situation prior to the intervention of cash/voucher. It is the baseline data that is compared to the results of the endline data to measure the effectiveness of CVA.

- Consider the use of technology and FSP platforms to support monitoring and evaluation efforts.

- As quality and reliability of monitoring and evaluation will to a great extent depend on the capacity and collaboration of the MEAL and Programs team, ensure their capacity.

- Gender sensitive and responsive indicators that measure gender-related changes over time (men and women’s interests, participation, changes in gender inequalities) have been included in the MEAL framework to measure impacts of CVA on all recipients.
Risks - FSPs and Technology Providers

The following diagram* highlights some of the risks for CVA recipients when third party service providers are involved in delivering transfers.

**WHAT TYPES OF RISKS COULD DERIVE FROM THE IMBALANCE OF POWER BETWEEN FSP AND PEOPLE RECEIVING CASH ASSISTANCE?**

Abusive behaviors of FSP agents may violate the rights of recipients of cash assistance in different ways. The gravity of such violations may depend on inequalities arising from gender, disability, ethnicity, religion, sexual orientation and age. Possible risks are shown in the diagram below. These risks should be identified and mapped with mitigation measures.

Refer to [Section 5.2.4 (Risk Assessment and Mitigation)](#) for guidance.

*Source: UNHCR and WFP: Mitigating the Risks of Abuse of Power in Cash Assistance Project*
NOTES:


6. Markets are any formal or informal structure (not necessarily a physical place) in which buyers and sellers exchange goods, labor, or services for cash or other goods. It doesn’t have to be a physical place (e.g. online shopping) but there do need to be at least two sellers for a healthy market.

7. Oxfam is a member of the Charter for Change: https://agendaforhumanity.org/sites/default/files/resources/2017/Aug/AP_C4C_0.pdf and signatory to the 8 commitments therein on changing the way Oxfam works with and related to national actors. Oxfam is a signatory to the Grand Bargain commitments on localization (Workstream 2): https://interagencystandingcommittee.org/more-support-and-funding-tools-for-local-and-national-responders


9. Economic resources are the inputs used to produce goods or help provide services. They can be divided into human resources (such as labor and management) and non-human resources (such as land, capital goods, financial resources, and technology). Retrieved 28 February, 2015 from Study.com: What are Economic Resources?: https://study.com/academy/lesson/what-are-economic-resources-definition-types-examples.html


11. Digital payment mechanisms (also known as electronic payment mechanisms) are digital transfers of money or vouchers from the implementing agency to a program participant. E-transfers provide access to cash, goods and/or services through mobile devices, electronic vouchers, or cards (prepaid, ATM, credit, or debit cards).

12. Digitalization: transforming work processes by leveraging digital technologies to achieve greater efficiency.

13. Digital inclusion refers to the activities necessary to ensure that all individuals and communities, including the most disadvantaged, have access to and use of ICTs. It requires intentional strategies and investments to reduce and eliminate historical, institutional and structural barriers to access and use technology.


16. GCTs consist of providing resources in the form of cash transfers to a selected group of people from an affected population to implement projects that benefit either a subsection of the community or the community at large. https://www.calgnetwork.org/publication/group-cash-transfers-guidance-and-tools/

17. Emergency and protection services include medical care, legal assistance, psychosocial support, and child protection services. They also include services for registering and helping to find missing people, supporting those in detention and their families, family reunification and supporting separated children, and services for survivors of human trafficking.

18. The four pillars of food security are: food availability, access to food, utilization and stability.

19. Evidence on the sustainability of impacts in the use of MPCA is less clear, though this is true of some non-CVA livelihoods activities and may also be affected by poor design, implementation, and targeting.


23. Adapted from the RCM CIE Toolkit: https://webviz.redcross.org/ctp/docs/en/1.%20toolkit/Module%203%20Response%20Analysis%20Feasibility%20Modality%20and%20Mechanism/M3_1_4_1%20Conduct%20Thorough%20Risk%20Analysis/M3_1_4_1_20_Roadmap%20for%20CTP%20Risk%20Analysis.docx

24. Cash Plus/ Complementary Programming: this term refers to programming where different modalities and/or activities are combined to achieve objectives. Cash Plus programs can help achieve wider program objectives beyond those addressed by CVA, benefiting CVA recipients and households.

25. Logical Framework: a logical approach to showing the results you expect the project to achieve. It serves as a monitoring tool to measure progress against the Results Chain (comparing planned and actual results), includes indicators, baselines, targets, and sources to measure progress, and outlines the assumptions that are linked to the realization of a project’s success.


27. Note that these are examples only. Many other delivery mechanisms exist, as discussed further at section 5.4.3 (Selecting a Delivery Mechanism).


30. Source: BOND – Integrating VfM into the program cycle: https://www.bond.org.uk/hubs/value-for-money

31. Table about the Auditors comments: This document lists all documents that are part of the procurement folder (including complaints for reconciliation, payment for the service provider, and roles and responsibilities). For a sample checklist of the standard documents that are required for an audit process, see Distribution Cash & NFI Compliance: https://oxfam.app.box.com/file/922575370632?s=1ttlxcblerp5bo3inow209m20wx7evcy

32. Adapted from: Glossary of Key Terms in Evaluation and Results Based Management: https://www.oecd.org/development/peer-reviews/2754804.pdf


34. Oxfam recognizes that different programs and countries have different structures, procedures and processes and that agreed roles and responsibilities in one context may differ to another.

35. Percentage recorded in the last fiscal year (2019/2020).

36. TCTR is the total cost to transfer one monetary unit to a beneficiary, including the value of the Transfer

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