

Plan International's Commitment for

CASH AND VOUCHER ASSISTANCE



This document is primarily written for Plan International entities, including country offices, regional offices, national offices and global hub.

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ACRONYMS

AAP	Accountability to Affected Populations
DRM	Disaster Risk Management
CALP	Cash Learning Partnership
CVA	Cash and Voucher Assistance
CPIE	Child Protection in Emergencies
ECPHAO	European Civil Protection and Humanitarian Aid Operation
EIE	Education in Emergencies
GBV	Gender Based Violence
ICRC	International Committee of the Red Cross
IPV	Intimate Partner Violence
MHM	Menstrual Hygiene Management
SRH	Sexual and Reproductive Health
YEEIE	Youth Economic Empowerment in Emergencies

ABOUT THE PAPER

This paper explains Plan International's approach to deal with Cash and Voucher Assistance (CVA) to benefit the country offices and national offices in raising funds for the cause and building collaborative relationships with peer agencies. It serves as a reference document for all the associates of Plan International helping them to understand programme priorities, gain expertise and practice informed decision-making. The commitments outlined in the document have been prepared following the due process of internal and external consultations with CVA experts and practitioners. These have been drafted with a gender sensitive approach towards CVA so as to maintain Plan International's goal of achieving gender equality in its programmes.

This paper is not a strategy document and therefore does not provide an operational framework or implementation guidelines for field staff. This is available in the CVA chapter of the Emergency Response Programme Manual (2020).

INTRODUCTION

CVA can transform the humanitarian sector by providing more efficient and effective support to people in the face of disaster and conflict. It plays an important role in helping them recover from the negative impacts of humanitarian crises including disasters caused by natural hazards, conflicts and economic shocks. As suggested by the evidence in this paper, CVA can be used as an effective tool to get desired results in education and protection programming, and to contribute to gender equality, which is one of the thematic areas that Plan International is proud to be associated with. This paper, therefore, outlines Plan International's approach toward CVA by setting out a series of commitments that will not only be useful in informing the humanitarian donors and peer agencies but will also help in exploring opportunities of collaboration and fundraising to drive the actions for ensuring girls' rights and gender equality during situations of crisis and emergency.

Plan International's approach to CVA, as discussed in this paper, is aligned with its global strategy¹ of 100 Million Reasons that strives to realise and advance children's rights and equality for girls. Plan International aims to significantly contribute to the advancement of CVA and ensure that its approaches are mixed modalities, gender sensitive² and rationally designed to meet the needs and outcome of the programme and are also adaptable to the context, feedback and evidence. For achieving this, Plan International will have to work towards scaling up the CVA modalities by making good use of existing knowledge, platforms and networks (both internal and external), and skilled people, following a common process to get a more effective and dignified humanitarian response.

In recent decades, the humanitarian system has evolved due to growing needs and financial pressures and has adapted to the technological advancements in the private sector to improve the efficiency of operations. The Grand Bargain commitments in 2016 prioritised CVA as an important investment for the humanitarian sector. Subsequently, peer organisations and the UN began to organise themselves to function in collaborative networked approaches, making the most of organisational specialisms and funding².

¹ <https://plan-international.org/organisation/strategy>

² Plan's Gender Equality Programme Criteria

SUMMARY OF COMMITMENTS

Plan International and its partners challenge injustices through programming and influencing to ensure that girls are able to unlock their power, are free from any kind of violence and discrimination and enjoy their full and equal rights³. In order to achieve this, the organization will apply CVA modalities, especially in sectors like Child Protection in Emergencies (CPIE), Education in Emergencies (EIE) and Youth and Economic Empowerment in Emergencies (YEEIE) to target girls, boys, adolescent, youth, women and men-more specifically girls and young women. This will help in providing better support to the age and gender related needs of the crisis affected population under the overall framework of Plan International's Disaster Risk Management (DRM) vision. Plan International's CVA programming will adhere and contribute to the directions set by [Global Framework of Action](#), and coordinate and collaborate with the humanitarian peer agencies to achieve the desired objectives.

1. Plan International will ask “why not cash?” in all humanitarian response since it is no longer about whether CVA is an appropriate way to meet the needs of people faced with a crisis, but rather how organizations, donors and governments best provide financial assistance.
2. Plan International believes CVA is a means to provide “dignity of choice” to people faced with crisis because it reduces their risks of resorting to negative mechanisms if implemented effectively.
3. Plan International commits to increasing the use and quality of CVA wherever feasible and appropriate to meet the programme objectives in line with the Grand Bargain's cash workstream. The organization aims to double its financial portfolio for CVA to US\$150 million by 2025.
4. Plan International will prioritise the use of CVA in its own programmes to achieve desired outcomes in education, child and adolescents' protection, youth economic empowerment, and gender in situations of crisis to strengthen the resilience of girls, boys, women and men, and to support them to recover from and withstand future shocks and stresses.
5. Plan International will play a collaborative role within the global humanitarian community in designing and delivering effective, timely and efficient CVA by providing thought leadership in the fields of education, child and adolescents' protection, youth economic empowerment, gender in emergencies, building individual household and community resilience.
6. Plan International will promote and actively contribute to further research and learning on the outcomes of CVA for education, child and adolescents' protection, youth economic empowerment, gender in emergencies.

³ Girls Get Equal campaign, <https://plan-international.org/girls-plan>

7. Plan International will engage with host governments via capacity building and advocacy approaches to improve the gender lens in CVA related activities, increasing access and scale of CVA, and addressing social protection frameworks to better meet the needs of children, especially girls, in humanitarian contexts.

8. Plan International will ensure that accountability is at the core of all programming by following participatory processes in programme design, its implementation and monitoring and evaluation in the disaster management cycle. Accountability and to safeguarding of beneficiaries will be embedded throughout Plan International's CVA interventions.

9. Plan International will invest in technical expertise, operational capacity and partnerships to design and deliver quality CVA that meets the emergency and recovery needs of affected people with a particular focus on education, child and adolescents' protection, youth economic empowerment, and gender in emergencies. It will support multi-disciplinary approach that supports vulnerable populations in building their resilience to crisis.

BACKGROUND

PLAN VISION – 100 MILLION REASONS AND DRM VISION

DRM in Plan International has undergone a massive transformation over a remarkably short time. From 2005 to 2017, Plan International channeled over 770 million Euros⁴ to humanitarian responses, disaster risk reduction and climate change adaptation that contributed to meeting humanitarian needs and strengthening community resilience in 70 countries. Being an integral part of DRM, CVA also witnessed a proportional growth in its geographic and thematic coverage, human resources capacity and funding.

Plan International has adopted the Grand Bargain cash workstream commitments and is investing in the application of CVA throughout its global programming, across all thematic sectors in accordance with the DRM vision⁵ and Global Strategy with a special focus on CPIE, EIE and YEEIE programming.

EVOLUTION OF CASH AND VOUCHERS IN HUMANITARIAN RESPONSE

Humanitarian assistance has traditionally been provided through in-kind modalities in the form of both goods and services. In recent years, CVA has become an increasingly common approach in humanitarian response and is now accepted as the preferred modality to meet basic needs when appropriate conditions are in place⁶. CVA is defined as *all programmes where cash transfers or vouchers for goods or services that are directly provided to recipients. In the context of humanitarian assistance, the term is used to refer to the provision of cash transfers or vouchers given to individuals, household or community recipients*⁷.

Evidence collated over recent years suggests that there are advantages of using CVA as compared to the traditional ‘in-kind’ assistance. The CVA has been found to stimulate local markets, and in many contexts, it is the modality of assistance preferred by recipients⁸ as it provides flexibility, choice, and dignity and enable them to make choices to meet their own basic needs. It also equips the marginalised groups or minorities to access goods and services with financial assistance. It is, therefore, considered as a safe, efficient and effective modality by both the beneficiaries and the humanitarian responders⁹.

However, the in-kind aid still dominates humanitarian response as there have been concerns that CVA is under utilised. In 2016, funding for CVA made up 10% of

⁴ Plan International, 2018: Disaster Risk Management Strategic Review

⁵ DRM vision 2020

⁶ Doocy, S, Tappis, H, 2016: [Cash-based Approaches in Humanitarian Emergencies, A Systematic Review](#). International Initiatives for Impact Evaluation. Systematic Review 28

⁷ CaLP, 2018: [Glossary of Cash and Voucher Assistance Terminology](#)

⁸ Berg, M., Mattinen, H. and Pattugalan, G. (2013). Examining Protection and Gender in Cash and Voucher Transfers. WFP and UNHCR. Cited in [UNHCR, Protection Risks and Benefits Analysis Tool](#), 2017

⁹ UNHCR, 2017: [Protection Risks and Benefits Analysis Tool](#)

humanitarian response. Estimates show that if CVA was utilised as a default in appropriate cases the figure would have been closer to 42%¹⁰.

In recent years, CVA has transformed ways of thinking and working within the humanitarian system. Technological developments in the private sector have been¹¹ quickly adopted by CVA actors, pushing the boundaries of traditional understanding of humanitarian assistance and opening the playing field to more effective and innovative approaches. In 2019, organisations providing CVA developed even more collaborative approaches, working towards cost-efficient, accountable models that provide more financial and decision-making power to the affected populations.

However, CVA can expose girls and women to new threats and vulnerabilities including Gender Based Violence (GBV) and Physical, Sexual Exploitation and Abuse (PSEA), if risk analysis is not conducted beforehand and mitigation actions are not put into place.

In the run-up to the World Humanitarian Summit (2016), a report released by the UN Secretary-General called for cash-based assistance to become the default modality of support for people in emergencies wherever possible. Under the Grand Bargain, donors and aid agencies¹² (61 signatories) committed to making humanitarian aid more efficient, and endorsed a shift towards greater use of cash and vouchers in commitment three; increase the use and coordination of cash-based programming¹³. This brought a 68% increase (US\$4.7 billion)¹⁴ in the global CVA budget between 2016 and 2018.

The global humanitarian community has motivated around the commitments made in the Grand Bargain, including sub-workstream pertinent to Plan International's core mandate:

1. Cash and gender: How can we ensure cash transfer programming benefits girls, boys, women and men, and takes account of their differing needs, priorities, risks and vulnerabilities?
2. Cash and social protection: Where, when and how can the humanitarian cash transfer programming link and support the long-term social protection systems including GBV and PSEA?

The Global Framework for Action¹⁵ consolidates the major global commitments and made recommendations to improve cash transfer programming in humanitarian response, including the Grand Bargain, ECHO's 10 Principles, the High-Level Panel Report, the Strategic Note on Cash Transfers and the Agenda for Cash. It provides a collective roadmap for increasing the scale and quality of CVA. The six objectives as identified by the Global Framework of Action are as below:

¹⁰ Agenda for Humanity, Annual Report: <https://www.agendaforhumanity.org/annual-report/5545>

¹¹ CaLP, 2016: CaLP Press Release: [Ban Ki-moon - give people cash not goods as best form of assistance in emergency](#)

¹² IASC, 2019: Grand Bargain Signatories (Plan International is not a signatory)

¹³ IASC, 2016: Increase Use and Coordination of Cash Based Programming

¹⁴ CaLP 2019: [Annual Report](#).

¹⁵ CaLP, 2016: [Global Framework for Action](#)

1. Ensure sufficient funding is available for cash and voucher assistance (Grand Bargain #1 & #6)
2. Ensure cash is routinely considered, alongside other tools (Grand Bargain #1)
3. Build sufficient capacity for cash transfer programming (Grand Bargain #5)
4. Ensure the quality of cash and voucher assistance (Grand Bargain #4 & #5)
5. Strengthen coordination of cash transfer programming (Grand Bargain #5)
6. Strengthen the evidence base and invest in innovation (Grand Bargain #2 & #3)

Many opportunities have been identified to align CVA with major reforms at every level, from achieving the Sustainable Development Goals and the 2030 Agenda for Sustainable Development to strengthening social protection systems and realizing the UN's New Way of Working¹⁶. CVA has been actively linked to other reforms like financial inclusion, the digital revolution, evolving coordination mechanisms, strengthening local leadership, enhancing dignity and accountability to affected populations, and improving monitoring and reporting of results¹⁷. The use of CVA under each sector should consider different contexts, questions, challenges, advantages and risks while supporting the affected population. This requires evidence, tools, guidance and capacity building. Meeting sector-specific outcomes through CVA also requires a multi-sectoral understanding of needs and household economic security.

The Future of Financial Assistance¹⁸ report (CaLP, November 2019) identifies three main sources of financial assistance to crisis affected populations, namely humanitarian actors, governments and the private sector. The report encourages responders to consider how the role of the private sector, governments, mobile technology, internet access, digitization of ID, data protection, financial services, and population movement will influence CVA and other financial mechanisms such as government led social protection and peer-to-peer payments. The report concludes that financial assistance will be central to humanitarian and social assistance in 2030.

In early 2019, donors¹⁹ developed a common approach to CVA covering five key principles, including the need for joint assessments in planning, and implementing common programming approaches, where ever feasible. In 2017, ECHO released guidance for organisations delivering large scale cash transfers, particularly in

¹⁶The 2030 Agenda for Sustainable Development: <https://sustainabledevelopment.un.org/?menu=1300>; <https://sustainabledevelopment.un.org/post2015/transformingourworld>

¹⁷ The Agenda for Humanity: www.agendaforhumanity.org/initiatives/5358

¹⁸ CaLP & IARAN, 2019: [The Future of Financial Assistance](#)

¹⁹ The following countries have agreed to the Common Donor Approach: Australia, Canada, Denmark, EU/DG ECHO, Germany, Norway, Sweden, Switzerland, UK and USA. <https://reliefweb.int/report/world/common-donor-approach>

protracted crisis, which encouraged actors to separate programmatic functions into three components, potentially managed by different organisations²⁰.

Many organisations in the humanitarian sector such as the Collaborative Cash Delivery Network (CCDN) and UN agencies including WFP, UNHCR, UNICEF and OCHA are testing new approaches for operational ways of working.

Evidence is emerging around the benefits of collaboration for CVA; for example, the UN joint delivery systems in Lebanon contributing to accountability to affected populations while delivering at scale²¹ and the challenges, such as compatibility of systems and databases²² being considered by the CCDN.

PLAN INTERNATIONAL'S APPROACH TO CVA

Plan International initiated the use of CVA as a modality in 2011. CVA has been utilised in 25 countries across Asia, Africa and America's regions, providing lifesaving assistance to more than 2 million crisis affected people in rapid onset, slow onset, conflict and protracted settings. The cumulative CVA portfolio of Plan International stood at more than US\$75 million in 2019²³. An internal survey²⁴ conducted in October 2019 indicates that 60% of Plan International's Country Directors recognise CVA as an important, growing component of their programme portfolio. Around 39% of Plan International's country offices responding to the survey consider the use of CVA at a nascent stage, presenting many opportunities to scale up its utilisation. Plan International aspires to grow the CVA funding portfolio to over US\$150 million by 2025.

At the global level Plan International is positioned strategically to influence and benefit from key policy developments pertinent to CVA. Plan International co-leads the Global Food Security Cluster Cash and Market Working Group²⁵ as well as the EE and CVA task force under Global Education Cluster²⁶. Plan International is an active member of Global Child Protection and CVA task force, an initiative of the Alliance for Child Protection in Humanitarian Action²⁷, and a member of Cash Learning Partnership (CaLP)²⁸ and Technical Advisory Group²⁹. Plan International is represented on the Grand Bargain workstreams for cash and gender, and cash and social protection, and the Geneva based Cash Working Group which is co-led by CaLP and UNOCHA³⁰. At the national level, Plan International is a member of several regional and national level cash and vouchers coordination fora.

²⁰ Guidance to partners funded by the Directorate-General for European Civil Protection and Humanitarian Aid Operations (ECHO) to deliver large-scale cash transfers: https://ec.europa.eu/echo/sites/echo-site/files/guidance_note_cash_23_11_2017.pdf

²¹ Cash Assistance in Lebanon: Accountability to Affected Populations, October 2019:

<http://www.cashlearning.org/resources/library/1428-cash-assistance-in-lebanon-accountability-to-affected-populations>

²² CCD, Global Data Sharing: <https://www.collaborativecash.org/our-work>

²³ Plan International CVA Portfolio OPS Mapping, 2019

²⁴ Plan International Country Office Position Paper survey, October 2019

²⁵ <https://fscluster.org/cash-and-markets-working-group/workinggroup/cash-and-markets-working-group>

²⁶ <https://educationcluster.net/>

²⁷ <https://alliancecpha.org/en>

²⁸ <http://www.cashlearning.org/membership/who-are-our-members-1>

²⁹ <http://www.cashlearning.org/about-us/technical-advisory-group-1>

³⁰ <http://www.cashlearning.org/where-we-work-europe/geneva-based-cash-working-group>

OVERARCHING PRINCIPLES

The development of the CVA is influenced by accountability to affected populations (AAP), gender, safeguarding (PSEA), data privacy and digital evolution. This paper explains Plan International's approach to addressing these issues and how they influence CVA with Plan Federation.

GENDER

Girls, boys, women and men hold different roles and responsibilities in society. Emergencies thus impact girls, boys, women and men disproportionately and differently. Since girls and women don't have the same access to resources and opportunities, their coping mechanisms may be different from those of boys and men. Emergencies often exacerbate gender inequalities, which particularly increases women's and girls' vulnerability and they are often more exposed to greater loss of livelihoods, security and even lives, both during and in the aftermath of the event³¹.

Women and girls also experience an increased risk of Gender-Based Violence GBV in crisis situations; at least one in five female refugees and internally displaced persons in countries affected by conflict personally experience GBV³², including increases in Child, Early, Forced Marriage (CEFM). Conversely, crisis situations may also offer opportunities for new and more progressive gender roles, creating space for humanitarian actions to foster progress on broader gender equality and women's empowerment goals³³.

The role and impact of CVA on gender equality and women's empowerment are still not well understood³⁴ and there are limited research and knowledge base in this area. CVA's effect on gender outcomes remains under-researched and not adequately understood³⁵. In terms of the impact on women and men's strategic needs, it has been found that CVA can promote dialogue in decision-making in the home³⁶.

However, some evidence on CVA and gender suggests that well-designed CVA targeting women can improve a woman's bargaining power, increase her decision-making capacity and reduce intimate partner violence³⁷. It also suggests that CVA can improve school attendance rates, and delay marriage and pregnancy of adolescent

³¹ CARE International (2017) 'Suffering in silence: The 10 most under-reported humanitarian crises of 2016', CARE International.

³² OCHA (2016) 'World Humanitarian Data and Trends 2016'

³³ Brady, C. (2011) 'Walking the Talk: Cash Transfers and Gender Dynamics', Concern Worldwide and Oxfam GB, London. Available at: <https://policy-practice.oxfam.org.uk/publications/walking-the-talk-cash-transfers-and-gender-dynamics-131869>

³⁴ Collected Papers on Gender and CTP, CALP, 2018;

<http://www.cashlearning.org/downloads/resources/Other/calpcollectedpapersongenderandctp-vol.3.pdf>

³⁵ UNWomen (2018). Setting the Stage: What We Know (And Don't Know) About The Effects Of Cash-Based Interventions On Gender Outcomes In Humanitarian Settings

³⁶ Concern Worldwide (2018), Gender and Cash-Based Programming in Malawi: Lessons From Concern Worldwide's Humanitarian And Development Experience

³⁷ Bastagli, F., Hagen-Zanker, J., Harman, L., Barca, V., Sturge, G., Schmidt, T. and Pellerano, L. (2016) 'Cash transfers: what does the evidence say? A rigorous review of programme impact and of the role of design and implementation features', Overseas Development Institute (ODI), London.

girls³⁸. Gender-responsive humanitarian assistance has the potential to lead to more sustainable outcomes for women, their dependents and the wider community. There is growing recognition and realisation to integrate gender more into CVA programming, embodied through the gender and cash sub-workstream of the Grand Bargain which intends to promote research to close evidence gaps and improve response operations through guidelines and practical tools such as the CVA and GBV Compendium³⁹.

ACCOUNTABILITY TO AFFECTED POPULATIONS

Plan International believes that accountability in humanitarian action is crucial to ensure the dignity, survival and recovery of crisis-affected children, young people and communities. Plan International's Accountability Framework (draft final) has three core pillars;

1. Transparency: Provision of timely, accessible and child-friendly information about our work and results.
2. Participation: Engaging with children, young people and adults in decisions that affect their lives.
3. Feedback: Actively seeking feedback and responding to complaints.

Establishing feedback mechanisms is at the core of Plan International's accountability work, which is in line with the Core Humanitarian Standard on Quality and Accountability (CHSQA) and supported by the guiding principle of the UN Convention on the Rights of the Child (UNCRC) on children's right to participation.

Plan International aims to implement child-friendly feedback mechanisms that promote gender and age-sensitive, inclusive, safe and confidential ways for children and young people to receive information, provide feedback and meaningfully participate in influencing the humanitarian programming.

Plan International's CVA is embedded within the principles of community participation in programme design, implementation and monitoring and evaluation. As the humanitarian community implements an increasing volume of programs using CVA, there is increased scrutiny in accountability and beneficiary responsiveness of this modality in particular. It is necessary, therefore, that programs using CVA both reactively and proactively collect feedback throughout the cycle of all humanitarian programs, and have the ability to modify programming based on critical information from community members.

Communities and the affected populations will be informed of the approach of CVA to improve the effectiveness of the assistance provided to them and to improve transparency/accountability of the emergency response. Feedback and any complaints received from beneficiaries and other stakeholders will be duly registered, recorded, analysed and incorporated in the overall process ensuring appropriate confidentiality. Plan International will explore the possibility and appropriateness of

³⁸ Bastagli, F., Hagen-Zanker, J., Harman, L., Barca, V., Sturge, G., Schmidt, T. and Pellerano, L. (2016) 'Cash transfers: what does the evidence say? A rigorous review of programme impact and of the role of design and implementation features', Overseas Development Institute (ODI), London.

³⁹ CVA and GBV Compendium, CARE, 2019: <https://gbvguidelines.org/en/documents/cash-voucher-assistance-and-gbv-compendium-practical/>

digital feedback solutions for beneficiaries ensuring that the accessibility and data privacy is upheld.

SAFEGUARDING

Plan International is fully committed to ending violence against children and acknowledges that we have a duty to promote the gender responsive safeguarding of children and young people - particularly those with whom we work or are in contact with - from all forms of violence;

Plan International will mitigate gender-based violence and wider risks which may result from CVA programmatic decisions to strengthen protection against PSEA, and Intimate Partner Violence (IPV). This entails assessing the potential risks and impact of CVA on different groups of people. While working with vulnerable children and adults, Plan International is committed to avoiding harm, including 'do no digital harm' and 'protection within a digital environment' which is inclusive of a policy on the considered use of biometrics.

DATA PRIVACY

Plan International will only collect personal data where necessary to serve specific legitimate organizational purposes. Legitimate organizational purposes may include but are not limited to, fundraising, programming, and administering the sponsorship process.

Reasonable steps will be taken to ensure any information or communication provided to a child in relation to the processing of their personal data is concise, transparent, and intelligible in an easily accessible form and uses clear language. For the purpose, the organization will put procedures in place to ensure that the personal data is only accessible to appropriate Plan International staff, volunteers and to the child's sponsor or potential sponsor where relevant and appropriate. Personal data will be collected through fair, transparent and lawful means after informing the individual about the purpose and assuring him/her of its ethical usage.

SYNTHESIS OF CVA EVIDENCE ACROSS SECTORS

Plan International's work in the humanitarian sector aim to provide safety and dignified outcomes for children, especially girls, which means using more effective and efficient approaches for achieving child protection, education, youth economic empowerment, and mainstreaming of gender in all actions. Plan International will continue to provide multipurpose cash assistance that incorporates best practice for meeting the needs of children either living in a household or independently.

Child Protection is a priority sector for Plan International in emergency response and recovery programming. CPIE is increasingly using CVA as a tool to achieve child protection outcomes, like initiatives undertaken in the Central African Republic (CAR), Egypt, Cameroon, Nigeria, Indonesia and Mozambique. This kind of humanitarian assistance is more holistic in nature as it gives complementary financial support to crisis affected population, along with regular CPIE programme activities.

However, the role of CVA as a preventative tool for child protection has not yet been fully explored as there is limited evidence between CVA modalities and child protection outcomes. Even though a few

studies captured baseline data, and use of control groups, or compared modalities, it is difficult to prove the efficacy, appropriateness, and expected outcomes of specific CVA modalities for CPIE outcomes. Majority of the evidence for child protection and CVA in humanitarian contexts comes from multi-sectoral programs that were designed without specific child protection outcomes and focused more on the wellbeing and

Plan International's past experience in Northern Mali and in Egypt show that provision of cash assistance for vulnerable households has contributed to children's increased school enrolment and attendance. In Mali, 74% families were able to maintain their children's access to education in comparison to 61% for the same period in the previous school year. However, the evidence shows that cash alone will not be enough to bring these children back to school.

CVA will have to be integrated with interventions aimed at reducing or eliminating barriers which are not economic in nature. For instance, in Mali, Plan International's cash for education programme supported School Management Committees to design and implement school improvement plans along with community-based child protection committees/ mechanisms.

In Egypt, the provision of cash grants was complemented by other education activities such as refugee teachers training, life skills and parenting sessions that contributed to increased knowledge and awareness on the importance of education, in particular to girls' education. In some cases, cash assistance has also allowed parents to invest in income generation activities to sustainably cover household needs.

reduced negative coping. Also, there is a lack of individual level data in CVA programming in term of age and gender, thus limiting the understanding of the impacts of CVA on different groups of children.

Engaging older adolescents (between 15-19 years of age) as direct recipients of CVA rather than secondary beneficiaries within households has also been identified as an important priority. However, this being a sensitive topic, it requires more in-depth discussion and also calls for additional research and practice. Age is particularly an important factor due to the influence of local legal frameworks and the minimum-age policies of implementing organizations and financial service providers. Therefore, there is a need for further guidance on how to engage children in CVA including aspects like modalities, frequency and transfer value, and tailoring of interventions according to different age groups. This is because girls, boys and adolescents can face a multiplicity of barriers in accessing education, particularly in times of conflict and disaster.

Economic barriers can also have a significant impact on the ability of children and young people to realise their right to education, for example when families cannot afford to pay tuition fees or other expenses directly associated with education⁴¹.

An extensive mapping conducted by the Global Education Cluster and CaLP⁴² in the first half of 2018 found that CVA for education contributes to removing all those economic barriers that prevent crisis-affected children from accessing education, thus leading to increased enrolment and attendance. CVA does this by providing critical assistance to families, helping them purchase the necessary supplies for school, covering school fees and transportation costs and even the opportunity cost of lost child labour.

Many adolescent girls are at the risk of early and forced marriage and pregnancy, often having devastating and life-long consequences. Young people end up doing informal jobs where they are vulnerable to exploitation. As refugees, they have either limited or no legal entitlement to work. They may have no other alternative than to accept low-paid work in worse conditions than the host population.

During crises, factors like high illiteracy rates, limited access to resources and poverty make young women and men vulnerable to (sexual) exploitation. They also lack basic knowledge, skills and resources required to start small businesses. Plan International has therefore identified YEEIE as one of its priority sectors for its humanitarian response programming to equip adolescents with skills and abilities to maximise their potential. For young women, in particular, education and training may lead to increased mobility and confidence. Access to technology and its use is equally important to bridge the growing digital gender divide.

⁴¹ Global Education Cluster, 2018: Cash and Voucher Assistance for Education in Emergencies Synthesis Report and Guidelines available at <https://reliefweb.int/sites/reliefweb.int/files/resources/1551285775.GEC%20synthesis%20report%20FINAL%20rgb.pdf>

⁴² ibid

The Sustainable Development Goal 4.4⁴³ makes a global commitment that by 2030 there will be a substantial increase in the number of youth who have received relevant technical and vocational skills for employment, decent jobs and entrepreneurship. In this regard, Plan International is working with actors of change to address (i) norms, attitude, behaviours (ii) social and economic capital and assets (iii) as well as public policies, laws and budgets preventing youth from accessing skills development and work opportunities.

Governments are the largest providers of financial assistance globally⁴⁴ via social protection schemes, that can have a significant impact on gender and youth focused poverty reduction effects. The Grand Bargain workstream for CVA and social protection workplan⁴⁵ focus on linking humanitarian CVA and social protection payments to support the most vulnerable and marginalised families to meet their basic needs, improve their lives and increase their opportunities. This will address the long-term drivers of poverty and vulnerability by finding better ways of responding to long-term recurrent crisis, and to build on crisis response to create long-term national solutions.

Plan International's previous CVA programming is focused on response and recovery contexts. There is now a growing need to link response and recovery programming with ongoing development programming, particularly in complex and protracted settings. Plan International intends to develop further expertise in shock-responsive, pro-poor social protection programming. Where appropriate, CVA will be aligned with the existing national social protection framework, for example by market based intervention, harmonising the transfer value or targeting protocol. Plan International's assets and safety nets working group will further explore and guide what they mean in terms of influencing and programming work by:

1. Gathering the evidence base on what Plan International is currently doing on assets and safety nets, and present an overview to the relevant departments within Plan International.
2. Developing a theoretical framework on assets and safety nets that can reflect, guide and inform all Plan International influencing and programming work in the area.
3. Creating a space for experts on assets and safety nets throughout Plan International to share their knowledge and contribute to Plan International thought leadership on assets and safety nets and provide recommendations on how to best use this expertise within the federation.

⁴³ <https://indicators.report/targets/4-4/>

⁴⁴ <http://www.cashlearning.org/resources/the-future-of-financial-assistance-report>

⁴⁵ <https://reliefweb.int/sites/reliefweb.int/files/resources/grand-bargain-workshop-report---linking-humanitarian-cash-and-social-protection-2019.pdf>

COMMITMENTS

Plan International is fully committed to analysing the needs, priorities, vulnerabilities and risks that young girls, boys, men, and women are exposed to at all stages of CVA programming while considering that intersecting factors like marital status and disabilities can exacerbate the existing inequalities.

The impact of an emergency will be carefully analysed taking girls, boys, women and men as distinct groups with different capacities and diversities.

As a leader in the global fight for children's rights, Plan International recognises the increasing role of CVA in humanitarian settings to achieve CPIE, EIE, YEEIE and other sectoral outcomes. In line with its global engagement and commitment, Plan International believes that CVA plays a critical role in removing economic barriers to education for children affected by crisis and disasters. As part of an integrated response that addresses protection and socio-cultural barriers, CVA can enable girls, boys and young people affected by crises to become more resilient.

Plan International:

1. Will ask "why not cash?" as a reference modality in all humanitarian response as it believes that the question is no longer whether CVA is an appropriate way to meet the needs of people engulfed in crisis, but how organizations, donors and governments best provide financial assistance.
2. Believes CVA is a means to provide "dignity of choice" to people faced with crisis because it reduces their risks of resorting to negative mechanisms if implemented effectively.
3. Will commit to increasing the use and quality of CVA wherever feasible and appropriate to meet programme objectives in line with the Grand Bargain's cash workstream commitments. Plan International aims to double its financial portfolio for CVA to US\$150 million by 2025.
4. Will prioritise the use of CVA in its programmes to achieve outcomes in CPIE, EIE, YEEIE, gender in emergencies and other sectors in line with DRM vision.
5. Will play a collaborative role within the global humanitarian community in the design and delivery of effective, timely and efficient CVA, providing specific thought leadership in the fields of CVA for education, child and adolescents' protection, youth economic empowerment, and gender in emergencies.
6. Will promote and actively contribute to further research and learning on outcomes of CVA for education, child and adolescents' protection, youth economic empowerment, and gender in emergencies.
7. Will collaborate with humanitarian peers and partners to close the multiple evidence gaps through documentation, research, learning and sharing.
8. Will build evidence and strengthen internal capacity on CVA related to adolescent focused protection programming to scale-up interventions where CVA is used as a tool to promote protection outcomes for adolescents.

9. Will engage with host governments via capacity building, technical support and advocacy approaches to improve the gender lens on CVA related activities, increasing the access and scale of CVA, and addressing social protection frameworks to better meet the needs of children, especially girls, in humanitarian contexts.
10. Will ensure that accountability to affected people is at the core of all programming through participatory processes in programme design, implementation and monitoring and evaluation. Accountability and safeguarding of beneficiaries will be embedded throughout Plan International's CVA interventions.
11. Will invest in technical expertise, operational capacity and partnerships to design and deliver quality CVA that meets the emergency and recovery needs of affected people with a particular focus on education, child and adolescents' protection, youth economic empowerment, and gender in emergencies.
12. Will collect and analyse sex, age, and disability disaggregated data throughout the different stages of the program cycle and conduct a Rapid Gender Analysis (RGA) with a risk analysis right at the onset of the crisis, and assess all the CVA projects against the IASC gender with age markers.
13. Will design strategies for registration, selection, enrolment, and determination of the main beneficiary in transparent ways inclusive of different segments of the affected populations.
14. Will inform programming with the evidence and findings of different analysis and provide tailored responses adapted to the differentiated needs, priorities, threats, risks, vulnerabilities and capacities identified, with a special focus on the adolescent girls and young women.
15. Will conduct context specific studies on the impact of conditional cash on adolescent girls' and women's empowerment and household power dynamics.
16. Will prioritise and strengthen generating better evidence by adopting market based interventions and collaborate with humanitarian peer agencies, practitioners, researchers for CPIE, EIE, YEEIE and CVA programming in humanitarian settings focusing particularly on gender equality, girls, vulnerable adolescents and young women into the government linked social protection systems for an improved dignified living.
17. Will invest in the design of strategic and integrated capacity building plans, develop toolkit and guidance for CPIE, EIE and YEEIE through CVA to deliver gender responsive programming. Adolescents and youth will be linked with microfinance activities such as VSLA or saving and credit schemes wherever appropriate to further enhance their education and livelihoods opportunities.
18. Will lead and strengthen existing CVA platforms, networks and coordination forums across clusters at global, regional and national level under CPIE, EIE, YEEIE and food security sectors.
19. Will increase the use of specific, safe, dignified and inclusive CVA technology in fragile contexts with chronic humanitarian needs. This will be based on the experience,

choice and preference of the people affected by the crisis, and under the regulatory framework of the host government. If digital payments are not possible at the onset, Plan International will plan for future inclusive payments by considering options that could easily provide a link to financial services later.

20. Will use technology to the benefit of CVA recipients, especially girls, with particular attention on closing the digital gender gap through improving the digital literacy of recipients alongside payments.

21. Will by default, refrain from engaging in biometric data collection while prioritising the development of a policy on biometric data collection in FY21. Meanwhile, in situations where collection of biometric data is a condition for a high-value partnership and clear benefits can be identified, engagement in biometric data collection shall be decided upon, on a case-by-case basis, by the Ethics Committee.

22. Will ensure all digital data collection activities related to CVA adhere to global data protection standards and Plan International's Data Privacy Policy to ensure the protection of the beneficiaries following the principles of 'do no [digital] harm';

23. Will continue working with private sector actors (technical and financial service providers) to explore new operational models that can improve cost efficiency in the remote areas with less commercial interest and program effectiveness.

COLLABORATION, PARTNERSHIPS AND LOCALISATION

Plan International is committed to finding the most effective and efficient way of delivering CVA and is at the threshold of discussions on collaboration with global implementing organisations such as CCD. Plan International's global-level partnerships with the Women's Refugee Commission and Girl SPARKS can be capitalised upon to research, assess and deliver CVA which is designed for and by girls.

Plan International's country offices have a strong willingness to engage in collaborative partnerships and consortia, with a particular focus on the private sector. Plan International's long-standing presence and relationships in many countries present an opportunity for greater collaboration with local organisations. During a recent internal review focusing on localisation⁴⁶, a quarter of Plan International's relationships identified had been in place for over five years and many were described as strategic long-term partnerships. Many individual managers are committed to working in a meaningful and respectful way with local actors.

Developing CVA operational strategy, Plan International will focus on employing the skills and knowledge of local actors to strengthen CVA, and to ensure that partners are prepared to respond, and aligned to our gender sensitive approach. Country offices mapping potential humanitarian partners can incorporate CVA as an essential

⁴⁶ Localisation of Humanitarian Action: A Review. Plan International, 2019.

part of the process of developing partnership strategies, supporting partners' preparedness, and building the capacity of staff.

DIGITAL TECHNOLOGY

In recent years, CVA has experienced rapid growth in the use of technology to support the distribution of cash and/or vouchers to crisis affected communities. Globally there has been growing recognition that electronic payment (e-payment) systems have the potential to provide more efficient and reliable delivery of cash payments than manual cash-in-envelope systems. Plan International acknowledges that there is an immense potential to harness technology to improve the efficiency and timeliness of CVA delivery, with additional oversight and clarity in the management of projects. Around 74% of Plan International's Country Offices surveyed want to see increasing use of technology over the next 5 years. Use of technology also has potential benefits for beneficiaries. Digital payments offer recipients access and ability to use at least one formal transaction account that can perform most, if not all, payment needs and safely store some value. It can also serve as a gateway to other financial services. This is particularly true if digital CVA is provided in partnership with a private sector entity.

There are primarily four electronic payment systems that are currently being used in the sector; pre-paid debit cards, smart cards, mobile money transfer, and electronic vouchers. Use of electronic payment systems for CVA at Plan International is currently limited. At present, Plan International is piloting the use of e-vouchers in humanitarian assistance in South Sudan, in partnership with a corporate entity. The ongoing pilot has shown positive results including timely, secure and cost effective assistance to target populations.

With recent technological advances, it has become increasingly feasible to collect biometric data from beneficiaries. While it is perfectly feasible to make use of digital technology in CVA without collecting biometric data, proponents of collecting biometric data from CVA recipients highlight benefits related to minimising fraud and ensure that aid reaches to those most in need. However, critics and sceptics stress the risks associated with collecting and storing highly sensitive data on vulnerable groups, as well as ethical questions surrounding consent. Peer organisations have taken different stances on biometric data collection.

While Oxfam has instated a moratorium on the use of biometrics as the potential risks outweigh the potential benefits⁴⁷, the ICRC recently launched its Biometrics Policy, which argues that there is a legitimate case

The UN World Food Program's (WFP) Building Blocks pilot is using block chain at refugee camps throughout Jordan. Refugees enter grocery stores and buy food by simply looking at a small machine by the cash register: an iris scanner that reads refugees' biometric data, then accurately accesses and spends WFP food vouchers from their linked accounts. Building Blocks facilitates cash transfers while protecting beneficiary data, controlling financial risks, and allows greater collaboration.

⁴⁷The Engine Room Report available at <https://www.theengineroom.org/wp-content/uploads/2018/03/Engine-Room-Oxfam-Biometrics-Review.pdf>

for using 'biometric data in the registration and verification of beneficiaries limiting the processing to a token-based system'⁴⁸. Significantly, a token-based system means the ICRC will itself at no point hold biometric data of its beneficiaries.

To date, Plan International does not have a policy on the use of biometric data collection and storage. Despite this, Plan International does currently engage in the collection of biometric data in countries such as South Sudan in partnership with World Food Programme in food assistance programmes using SCOPE, as a condition of the partnership.

While there is a significant advantage of using technology in CVA, the fact that there is a digital gender divide must be taken into account in rolling out any solutions. Girls and women face multiple barriers to take advantage of digital technology – such as mobile phones, skills, and gender norms and stereotypes that limit their ability to access them. These barriers must be acknowledged in any deployment of CVA technology, and mitigative measures must be taken to ensure any introduction of technology is inclusive and does not deepen the digital divide.

⁴⁸ ICRC Biometric Policy available at <https://blogs.icrc.org/law-and-policy/2019/10/18/innovation-protection-icrc-biometrics-policy/>

KEY TERMINOLOGIES

Cash Transfer- The provision of assistance in the form of money - either physical currency or e-cash - to recipients (individuals, households or communities). Cash transfers are by definition unrestricted in terms of use and distinct from restricted modalities including vouchers and in-kind assistance.

Cash for Work (CFW) - Cash payments provided on the condition of undertaking designated work. This is generally paid according to time worked (e.g. number of days, daily rate), but may also be quantified in terms of outputs (e.g. number of items produced, cubic metres dug). CFW interventions are usually in public or community work programmes but can also include home-based and other forms of work.

Delivery Mechanism- Means of delivering a cash or voucher transfer (e.g. smart card, mobile money transfer, cash in hand, cheque, ATM card, etc.).

Multipurpose Cash Transfers (MPC) - Multipurpose Cash Transfers (MPC) are 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. The term refers to cash transfers designed to address multiple needs, with the transfer value calculated accordingly. MPC transfer values are often indexed to expenditure gaps based on a Minimum Expenditure Basket, or other monetised calculation of the amount required to cover basic needs. All MPC are unrestricted in terms of use as they can be spent as the recipient chooses. This concept may also be referred to as Multipurpose Cash Grants, or Multipurpose Cash Assistance.

Voucher- A paper, token or e-voucher that can be exchanged for a set quantity or value of goods or services, denominated either as a cash value (e.g. \$15) or predetermined commodities (e.g. 5 kg maize) or specific services (e.g. milling of 5 kg of maize), or a combination of value and commodities. Vouchers are restricted by default, although the degree of restriction will vary based on the programme design and type of voucher. They are redeemable with preselected vendors or in 'fairs' created by the implementing agency. The terms vouchers, stamps, or coupons might be used interchangeably.