

Cash and Voucher Assistance Appropriate Guidance

Is a Cash and Voucher Assistance appropriate?			
Ask these questions		Action if answer is no...	
Is it a cash-based economy?		In-kind assistance	
<ul style="list-style-type: none"> ✓ Do targeted people visit the market regularly? ✓ Do they buy most of their goods from the local market? 	In-kind Assistance Voucher Assistance could be considered If the market is far, consider small cash grant for transportation.		
<ul style="list-style-type: none"> ✓ Are prices for basic goods stable and in line with normal seasonal trends? 	In-kind Assistance Vouchers (commodity vouchers or fix prices with traders) Ensure project budget includes inflation contingency		
<ul style="list-style-type: none"> ✓ Are markets functioning well enough to accommodate increased demand from the targeted group? Do they have basic goods available in sufficient quantity and quality? 	In-kind Assistance Support to Traders or other Market Actors (warehouse, transport)		
<ul style="list-style-type: none"> ✓ Do beneficiaries prefer cash over in-kind 	In-kind Assistance		
If it is established that Cash Based Intervention is appropriate			
Now consider which type? Vouchers, Unconditional Cash, Conditional Cash, Cash-for-Work			
If...	If...	If...	If...
It is a priority to complete meaningful Labor-intensive work projects that benefit the community.	It is important to ensure that people purchase a certain type of goods. (NFI, food, shelter, etc., as relevant)	Targeted groups can carry cash around with them safely.	It is important to ensure that targeted groups complete certain actions (i.e. rebuild their homes, keep children in school, attend training).
and	or	and	and
Quality work and sustainable results can be achieved with unskilled workers (or kind of skills that beneficiaries have).	Targeted groups cannot carry cash around with them safely.	Allowing flexibility in what beneficiaries choose to purchase is important to ensure all families' basic needs are met. (i.e. households were affected by disaster differently)	Targeted groups can carry cash around with them safely.
and	or		
Women/vulnerable groups can participate in a dignified and meaningful manner	It is important to ensure basic needs are met even in markets		
and			

Targeted groups can safely carry cash around with them.	with extreme price fluctuation or inflation		
Cash for Work	Vouchers	Unconditional Cash Assistance/Multi-Purpose Cash (MPC)	Conditional Cash Assistance
Checklist for Cash & Voucher Assistance (CVA)			
1-Introduction to Cash and Voucher Assistance	Do you have a basic understanding of CVA: what they are, why, when and where to use them? Do you have the needed capacity in your team throughout the whole cash transfer program cycle?		
2-Engage with stakeholders	Have you engaged with other CVA actors in the country, region and specific intervention area?		
2.1-Assess needs and capacities and determine program objectives	Does your assessment include a protection and gender focus?		
	Have you assessed the needs and capacities of the affected population?		
	Can their needs be met with goods and services?		
	What are the objectives of the response?		
	Who is the target group to be assisted?		
	What are the target group's preferences for the type of assistance and how it should be delivered?		
3-Analyze the different response options and choose the best combination	Based on the goods and services needed by the target group, what are the markets that need to be assessed?		
3.1 Analyze market capacity	Does existing market data indicate that markets should be able to respond to an increase in demand? If not, then an in-depth market assessment is necessary. It should include the various options to support supply if necessary		
3.2 Analyze potential protection risks and benefits	What are the potential risks and benefits of using CVA (individual, household and community dynamics; insecurity; fraud or diversion; data protection; etc.) compared with alternatives? Consult target group using an Aged, Gender and Diversity (AGD) approach.		
	Are these risks manageable?		
	How can program design maximize benefits and minimize risks?		
3.3 Analyze political feasibility	What are the views of the host government and donors on CVA? If they are reluctant, can you involve them in the response analysis or feasibility study? How can their concerns be integrated into program design?		

3.4 Analyze delivery options	What are the possible delivery options?
	Which delivery options will address the protection concerns raised during the assessment?
	Who are the financial service providers available?
3.5 Analyze skills and capacity	What additional capacity is needed?
	Where and how quickly can you find it?
3.6 Analyze the appropriateness of use and eligibility conditions	Is it necessary to impose conditions to reach objectives?
	Are the necessary technical assistance, goods and services available in appropriate quantity and quality to attach conditions to the use of or eligibility for CVA?
	Who will provide the necessary services (health/education) or technical assistance (WASH/shelter) or goods (food, NFI, other materials)?
3.7 Bringing it all together: choosing the best transfer modality or combination	What are the criteria upon which you will make your decision?
	Can you demonstrate the relative strengths and weaknesses vis-a-vis these criteria of the different response options and use evidence to justify the preferred option?
	If there are assumptions being made, build these into monitoring systems.
4-Refine objectives	Refine your objectives based on the most appropriate and feasible response option.
	Decide if a multi-purpose grant or a common program with partners is appropriate and feasible.
4.1 Decide on the delivery mechanism	Conduct further feasibility studies if necessary to establish the best delivery mechanism.
	Be sure to involve appropriate departments in your organization.
	Financial Service Provider (FSP) contract should include clear roles and responsibilities of both organization and the FSP
4.2 Develop a targeting strategy	Define clear targeting criteria and strategies for identification and verification of beneficiaries.
4.3 Decide how much to give and when to give it	Define transfer value and how it is determined (family size, regional disparities in minimum expenditures, etc.) based on objectives. If a common program approach is taken, rationalize CVA considering other forms and sources of assistance.
4.4 Develop a protection, operations and financial risk mitigation strategy	Ensure that mitigation strategies are incorporated into program design, that responsibilities are delegated, and that

	monitoring and accountability frameworks reflect primary risk-related concerns.
4.5 Develop an entry and exit strategy (if possible/feasible)	What is the entry strategy? Is it a phased approach, geographically targeted, etc.?
	Has this been effectively communicated to stakeholders?
	What is the exit strategy?
	Does the monitoring system collect information (benchmarks) to inform decision-making for expansion or contraction of the program?
	What is the exit communications strategy?
4.6 Implement	Is it clear who will do what, when, and how? How frequently do you plan to review the process and outcomes? How does this correlate with the collection and availability of data to inform real-time learning?
5- Monitoring	How will you ensure accountability?
	What is your monitoring strategy, including indicators, methods, frequency, and responsibility for data collection and analysis?
	Have the assumptions that influenced decision-making and protection risks and benefits been sufficiently integrated into monitoring frameworks?
5.1 Complaints and response mechanisms (CRM)	What are the mechanisms through which stakeholders (recipients and non-recipients) can provide feedback or make complaints?
	Who is responsible for receiving complaints and are they sufficiently removed from direct implementation to ensure impartiality?
	What is the process for processing and responding to complaints? Has this been effectively communicated to stakeholders?
5.2 Internal feedback mechanisms	Have the means for whistle-blowing in the event of internal fraud or abuse of power been sufficiently explained to staff and partners? Has this been adapted to reflect the decision to use cash-based interventions?
6- Coordination	What are the coordination mechanisms to ensure that CBIs are coherent with other assistance being provided? Are the terms of reference (ToRs) and roles and responsibilities clear? Is there a need for additional human resources? If so, where can these be sourced, and how quickly are they needed?