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**CASH AND VOUCHER  
ASSISTANCE (CVA)  
MINIMUM STANDARDS**



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# CONTENTS

<b>ACRONYMS</b>	<b>3</b>
<b>GLOSSARY</b>	<b>4</b>
<b>HOW TO USE THESE STANDARDS</b>	<b>7</b>
<b>METHODOLOGY</b>	<b>9</b>
<b>CVA MINIMUM STANDARDS</b>	<b>12</b>
<b>BIBLIOGRAPHY</b>	<b>30</b>



## **ACRONYMS**

AAP: Accountability to the affected population

CALP: Cash Learning Partnership

CHH: Child-headed household

CHS: Core Humanitarian Standard

CP AoR: Child Protection Area of Responsibility

CPMS: Child Protection Minimum Standards

CRC: Convention on the Rights of the Child

CVA: Cash and voucher assistance

CVWG: Cash and voucher working group

FSAC: Food security and agriculture cluster

IASC: Inter-Agency Standing Committee

INEE: Inter-Agency Network for Education in Emergencies

JEDI: Justice, equity, diversity, and inclusion

MERS: Minimum Economic Recovery Standards

MISMA: Minimum Standards for Market Analysis

MPC: Multi-purpose cash

UASC: Unaccompanied and/or separated children

# GLOSSARY

In order to promote consistency across the sector, the definitions in these standards are taken from the CALP Network glossary.

**Cash for work:** 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).

**Cash in hand (also known as direct cash, cash in envelope, or physical cash):** Cash in hand is a direct cash payment to recipients in physical currency (notes and coins). This term would usually apply where the humanitarian organization manages the distribution directly without contracting the services of a financial service provider (FSP). Cash in hand is distinct from cash over the counter which employs an FSP to deliver physical cash.

**Conditional cash:** Conditionality refers to prerequisite activities or obligations that a recipient must fulfil to receive assistance. Conditions can be used with any kind of transfer (cash, vouchers, in-kind, service delivery) depending on the intervention design and objectives. Examples of conditions include attending school, building a shelter, attending nutrition screenings, undertaking work, training, etc. Cash for work/assets/training are all forms of conditional transfer.

**CVA (also known as cash based interventions, cash based assistance, cash transfer programming):** Cash and voucher assistance (CVA) refers to the direct provision of cash transfers and/or vouchers for goods or services to individuals, households, or group/community recipients. In the context of humanitarian response, CVA excludes payments to governments or other state actors, remittances, service provider stipends, microfinance and other forms of savings and loans.

**Distribution:** Distribution encompasses the distribution of physical items (e.g., currency, paper voucher, ATM card, smart card, SIM card, etc.). The term may also be used to refer to the broader distribution process, including both the preparatory activities and the distribution itself.

**E-cash:** Any electronic/digital substitute for the direct transfer of physical currency that provides full, unrestricted flexibility for purchases. It may be stored, spent, and/or received through various mechanisms including mobile phone/mobile wallet, prepaid ATM/debit card, smart card or other electronic transfer. E-cash (or digital cash) transfers will usually provide the option to withdraw funds as physical cash if required.

**E-voucher:** E-vouchers encompass cards, codes, or digital tokens that are electronically redeemed at a participating vendor. E-vouchers can represent currency or commodity values and are stored and redeemed using a range of electronic devices.

**Encashment:** Encashment refers to the actions undertaken by recipients to access their cash, e.g., cashing a cheque, money order, bond, note, or similar, or using an ATM or agent (e.g., mobile money, shopkeeper) to withdraw cash. The broader encashment process managed by the implementing agency may also be understood to include reconciliation of payments.

**FSP:** A financial service provider (FSP) is an entity that provides financial services, which may include digital payment services. Depending upon your context, FSPs may include e-voucher companies, financial institutions (such as banks and microfinance institutions) or mobile network operators (MNOs). FSPs also includes many entities (such as investment funds, insurance companies, accountancy firms) beyond those that offer cash transfers or voucher services, hence within CVA literature FSP generally refers to those providing transfer services.

**Mechanism:** A delivery mechanism in humanitarian CVA is a means of delivering/transferring cash or vouchers to recipients (e.g., smart card, mobile money transfer, over the counter, cheque, ATM card, etc.). Some delivery mechanisms may also facilitate receipt, storage, and payments (e.g., mobile wallet, bank account, smart card, etc.).

**Modality:** Modality refers to the form of assistance – e.g., cash transfer, vouchers, in-kind, service delivery, or a combination (modalities). This can include both direct transfers to household level, and assistance provided at a more general or community level e.g., health services, WASH infrastructure.



Multi-purpose cash: MPC comprises 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 that can be monetized and purchased. Cash transfers are "multipurpose" if explicitly designed to address multiple needs, with the transfer value calculated accordingly. The extent to which a cash transfer enables basic needs to be met depends on the sufficiency of the transfer value and should be considered when terms are applied to specific interventions.

Paper voucher: A physical voucher, usually denoting the monetary value of items or specified commodities for which it can be redeemed. Vouchers tend to be retained by the merchant/vendor upon redemption or have two portions – one to be retained by the merchant/vendor, and a 'receipt' portion for the recipient.

# HOW TO USE THESE STANDARDS

Cash and voucher assistance (CVA) is a modality of aid response, rather than a sector in of itself. CVA can therefore be used for sectoral purposes (for example, cash for protection or cash for education), as well as for multi-sectoral purposes and/or basic needs (for example, multi-purpose cash). These minimum standards apply to all programmes within War Child which utilise CVA, be it sectoral CVA or multi-sectoral CVA. Similarly, the term CVA covers both cash and vouchers and therefore these minimum standards apply to both cash and voucher assistance.

These standards are the 'floor' for all CVA projects. In other words, all CVA projects must follow these standards when implementing the CVA component of the project. It is highly likely that other standards must also be followed in tandem, including:

- **Sectoral standards:** Since CVA is a modality, it is likely that the project implemented would likely entail the implementation of other sectoral standards. For example, a cash for protection project would use these minimum standards as well as the Child Protection Minimum Standards (CPMS), whilst a cash for education project would use these minimum standards in tandem with the Inter-Agency Network for Education in Emergencies (INEE) Minimum Standards.
- **Organisational standards:** These minimum standards reference obligations in the sphere of data protection and safeguarding. These do not replace the entirety of obligations in data protection or safeguarding and in fact reflect the requirement of continued adherence to such standards. The organisational Data Information Sharing Protocol and Safeguarding Policy apply at all times.
- **Cluster guidance:** These minimum standards do not replace the guidance of the cluster and/or working group at the country level. In fact, a major component of the minimum standards is whether the cluster and/or working group guidance has been taken into consideration.
- **Donor compliance:** Project and/or restricted funding often have restrictions on how the money might be spent. Whilst these standards might be used in discussions with donors (especially to ensure that there are no contradictions between these minimum



standards and donor requirements), this does not mean that these standards replace standards that relate to donor compliance.

- Innovation and exploring new quality initiatives: There is no 'ceiling' for CVA projects. As a result, country offices are encouraged to explore the inclusion of other activities to strengthen the quality of CVA projects, which could potentially be included in future iterations of the minimum standards.

Country offices are responsible and accountable for ensuring that the CVA component of projects are undertaken in line with these minimum standards. Country office colleagues are only held to these standards within the context of the CVA component to a project.

These standards can also be used by:

- Programmatic colleagues in country offices to ensure that CVA projects comply with these minimum standards.
- HR colleagues in understanding the scope of a CVA role and supporting on the development of job descriptions.
- Line and matrix managers in determining learning needs.
- Finance colleagues in developing programmatic budgets.
- Fundraising colleagues to facilitate proposal writing and to pre-empt programmatic activities.
- Integrity colleagues in establishing how safeguarding obligations can be contextualised within CVA projects.



# METHODOLOGY

There are no sector-wide minimum standards relating to CVA that compare to standards like the Child Protection Minimum Standards or the INEE Minimum Standards for Education. Therefore these minimum standards are developed from three distinct sources:

1. Related sectoral standards, namely: the Minimum Standards for Market Analysis (MISMA), developed by CALP in 2017; and the third edition of the Minimum Economic Recovery Standards (MERS) developed by the SEEP Network in 2017.
2. Core principles of aid response, including: the Core Humanitarian Standard (CHS); the Sphere Standards; the core principles of the Convention on the Rights of the Child and other instruments of International Human Rights Law; safeguarding minimum standards; the humanitarian principles; relevant Grand Bargain commitments; and the Do No Harm commitment.
3. Existing best practice in the sector that enables War Child to align with its peers' approaches and benefit from existing evidence.

As a result, these standards should not be understood as 'innovation' within War Child's CVA programming, since they are based on existing commitments.

These minimum standards are divided into three main areas. The first three standards (**Standards 1-3**) regard assessments that ensure that CVA is feasible and appropriate. It may be that while undertaking activities outlined in sections 1-3 below, it is found that a CVA response is not feasible. Since CVA is a modality and not a sector, this would not fundamentally change the objective of the project, which would remain rooted within a particular sector, and a different modality would simply be chosen. This is to be expected from time to time and reflects evidence-based project management. The second three standards regard programme design and implementation (**Standards 4-7**). Finally, **Standards 8-9** concern monitoring, evaluation, and learning. Since safeguarding, localisation, and gender, disability, age, and all other Justice, Equity, Diversity, and Inclusion (JEDI) considerations must be mainstreamed throughout programmes, such

considerations do not feature as standalone standards but rather are mainstreamed within existing and other standards.

These standards are designed such that country offices are afforded significant flexibility in *how* they meet these standards, with the proviso that they achieve the desired outcome. This is such designed to afford for contextual differences between various country offices and project design. For example, lists of marginalised household members are not provided, as it is understood that marginalisation manifests differently based on the context. Therefore, it is expected that country office colleagues define who would be considered a 'marginalised' member of the household.





**THE STANDARDS**



# STANDARD 1: SITUATION ANALYSIS

**1.1 Situation analysis is conducted that collects data on the following points of enquiry: (1) households' needs; (2) intra-household dynamics regarding use of cash or vouchers, especially regarding marginalised household members; (3) the community's familiarity with cash; (4) critical markets to households; (5) primary goods for households; (6) the community's familiarity with various FSPs and their access thereto; (7) the community's financial and digital literacy; (8) the community's preferred FCRM mechanism; (9) the community's preferred information provision mechanism.**

**Required of all projects.**

Situation analysis combines needs assessment (point 1), with contextual information regarding the community and operational conditions. War Child's ability to implement the other standards hinges on situation analysis, which provides an evidence base upon which decisions can be made. For example, data collected on households' needs supports a decision on transfer value (Standard 4.1), whilst data on the community's familiarity with cash contributes to cash feasibility (Standard 3.2).

The situation analysis, in line with the AAP principle of 'taking account of, giving account to, and being held to account by the people humanitarian organisations seek to assist' should be as participatory as possible. Where primary data is collected, this can be triangulated by secondary data produced by the cluster and/or working group.

*Mode of verification: situation analysis report.*



# STANDARD 2: MARKET ASSESSMENT

**2.1 Market assessment is conducted that collects information on eight points of enquiry: (1) prices; (2) volumes; (3) stocks; (4) lead times; (5) seasonality; (6) the number of market actors; (7) transportation; (8) storage.**

Required if the proposed value of the CVA per HH is equivalent to the food basket or more. Smaller amounts and/or cash provided only to a small subsection of HHs (as in cash for protection) do not require a market assessment.

No humanitarian intervention is market neutral. Any humanitarian intervention, including in-kind delivery of goods, can harm the market with correlative ramifications upon recipients and non-recipients in the community. Delivering goods in-kind can, when inappropriate, decimate demand for local vendors and contribute to poverty in the area. Equally, delivering CVA can, when inappropriate, result in inflation and/or shortage of goods.

War Child's commitment to Do No Harm requires us to validate the suggestion to deliver CVA in a certain project via a market assessment. Moreover, the routine use of market assessment is in line with MERS Core Standard 1 – Humanitarian programmes are market aware – and the second standard area on Assessment.

These points of inquiry are drawn from: the CALP course Core CVA Skills for Programme Staff, Topic 2; MISMA; as well as from a variety of market assessment tools.

*Mode of verification: market assessment report.*

## 2.2 The market assessment includes primary data collection regarding marginalised persons' access to the market and their required goods.

Required of all projects. Where the proposed value of the CVA per HH falls under the threshold (value is less than the food basket and/or cash is provided to a small subsection of HHs), the data outlined in this standard is sufficient and Standard 2.1 is not required.

War Child's commitment to the humanitarian principle impartiality requires that our projects prioritise the most vulnerable, and furthermore, that our projects are made accessible for them. Accessibility for marginalised populations such as persons with disabilities, ethnic minorities, or children is a key principle of international human rights law, enshrined in instruments such as the CRPD, CERD, and CRC.

Where a market assessment finds that access to the market is unsafe for any number of the targeted households, War Child's commitment to Do No Harm requires us to consider mitigating measures. This could include providing transport; providing accompaniment; or delivering certain goods in-kind. MISMA Key Action 1 also stipulates that 'the selection of critical markets [to assess] is driven by identified household needs and vulnerabilities'.

Moreover, assessment on the availability of goods should take into consideration those goods which are important for marginalised persons. Where priority goods are unavailable in the local market, consider the provision of such goods in-kind alongside provision of CVA.

*Mode of verification: market assessment report.*





# STANDARD 3: FEASIBILITY ASSESSMENT

## 3.1 FSP mapping takes place with an accessibility lens.

Required of all projects.

The choice of delivery mechanism (e-cash; cash-in-hand; e-vouchers; paper vouchers) will be driven by the availability of FSPs. War Child must therefore undertake an FSP mapping for each CVA project. Key enquiries include: the commission suggested by the FSP; whether the FSP can pre-finance; lead times. Moreover, enquiries must include the accessibility requirements that were found in the situation analysis (Standard 1.1). Only where little time has elapsed since the last FSP mapping, the FSP mapping can be a short document that validates previous findings.

War Child should prioritise usage of formal FSPs, in line with MERS Standard 4.3 – ‘Use existing formal financial service providers for cash transfers.’ This is in recognition of the potential financial inclusion benefits that accrue from recipients’ inclusion into financial systems. However, where this is not possible due to accessibility considerations or beneficiary preference, informal FSPs can be used provided that these comply with relevant legislation applicable domestically as well as in War Child’s area of registration. In exceptional cases, and where the transfer value is sufficiently low and/or distribution of cash can be done in private areas, cash in hand (also known as direct cash or cash in envelope) can be used, once the inherent security risk of delivering large sums of cash to vulnerable persons has been assessed.

*Mode of verification: FSP mapping report.*



### **3.2 A CVA feasibility analysis is undertaken, with a Cash First lens applied, that considers feasibility and appropriateness indicators.**

Required of all projects.

Standards 1 and 2 entail assessment. This data is to be analysed to determine if CVA is feasible and appropriate. CVA feasibility should be benchmarked to four preconditions of CVA which can be divided into two subheadings: (1) Appropriateness: (1.1) Recipient needs; (1.2) Community and political acceptance; (2) Feasibility: (2.1) Market conditions; (2.2) Operational conditions. These indicators are derived from the CALP course Core CVA Skills for Programme Staff, Topic 1.

In Grand Bargain, workstream 3 committed to 'increase the routine use of cash alongside other tools, including in-kind assistance, service delivery (such as health and nutrition) and vouchers'. In the first round of reporting, it was found that numerous organisations had translated this commitment to a Cash First policy. CVA feasibility should therefore be undertaken with a Cash First lens, which allows children and youth to prioritise their own needs. In short, this means that unconditional and unrestricted CVA is taken as the default option, and is not implemented only when this is found not to be feasible or appropriate.

*Mode of verification: cash feasibility report.*



A photograph showing a group of children in a classroom. They are sitting at tables, wearing large white headphones, and using tablets. The children are focused on their devices. The classroom has colorful walls and other children in the background.

# STANDARD 4: PROJECT IMPLEMENTATION

**4.1 The transfer value either uses cluster and/or working group suggested values, or is validated by the relevant cluster and/or working group.**

**Required of all projects.**

Cash coordination was a major outcome of the Grand Bargain commitments, which sought to regularise the mandate and operations of the CVWGs in each country. When implementing MPC, the transfer value should be taken from CVWG, and where CVA is sectoral, the transfer value should be taken from the relevant cluster and/or AoR or working group. An equally important stakeholder is the relevant governmental authority that sets social protection transfer values. CVWGs are likely to already be coordinating with such stakeholders. This is also in line with CHS Core Standard 6 – ‘People affected by crisis can access coordinated and complementary support’.

The transfer value is best set uniformly. This enables War Child to avoid any negative consequences, for example, by prompting displacement to the targeted area due to a higher transfer value. Where the relevant cluster does not have guidance, War Child can develop its own transfer value, but ensure that it is validated by the cluster and/or working group. In such cases, the transfer value can be pegged to the government’s social protection systems, the price data gathered in Standard 2.1, or in the case of Cash for Work, standardised ideally based on the minimum wage or local market rates. In line with the principle of Do No Harm, wage rates in Cash for Work projects should be calibrated so as not to cause harm to the local market.

*Mode of verification: donor proposal or donor reports.*

**4.2 War Child’s Safeguarding Policy is annexed to the contract of the FSP, distribution and encashment standards are included as a contractual matter, and data protection is integrated during contracting.**

Required if a FSP is contracted. The only time an FSP would not be contracted is when cash in hand (also called direct cash or cash in envelope) is delivered.

FSPs do not operate on the same basis as humanitarian agencies, namely, by taking the humanitarian imperative as their motivating factor. As such, the organisational Safeguarding Policy must be annexed to the contract of the FSP to ensure that the commitment to Do No Harm is understood and implemented by the FSP.

War Child’s data protection responsibilities also pertain to FSPs. Considerations such as data disposal, anonymisation of data, and data sharing must be integrated into the contract with the FSP.

Moreover, the importance of accessibility must be integrated into the FSP’s terms of reference and/or workplan, and annexed to the contract. For example, this could include a FSP delivering cash directly to the homes of persons with disabilities, or the FSP being open during hours that allow recipients to continue their livelihoods activities.

*Mode of verification: FSP contract and annexes.*





# STANDARD 5: TARGETING

**5.1 Targeting criteria is either derived from the relevant cluster and/or working group, or is validated by the cluster and/or working group, and is shared with the community where appropriate.**

Required of all projects.

War Child's commitment to the humanitarian principle of impartiality requires prioritising the most vulnerable within assistance: within CVA projects, this includes both protection concerns as well as socioeconomic status. This is reflected in other sectoral standards, such as CPMS Standard 2 – Non-discrimination and inclusion – and CPMS Standard 6 – Ensure people's access to impartial assistance according to need and without discrimination.

Targeting is best undertaken in a coordinated fashion. This enables War Child to avoid any negative consequences through targeting, for example, by prompting displacement to the targeted area after other community members hear the targeting criteria is less stringent. Therefore War Child's targeting criteria should align with the relevant cluster (for example, cash transfers pegged to the amount of the food basket should be coordinated with the FSAC targeting criteria; cash for child protection transfers should align with the CP AoR targeting criteria).

Where the relevant cluster does not have guidance, War Child can develop its own targeting criteria, ideally in direct consultation with the community in question, but ensure that it is validated by the cluster and/or working group. This is in line with CHS Core Standard 6 – People affected by crisis can access coordinated and complementary support. Any such War Child developed targeting criteria must be formulated in line with the humanitarian principle of impartiality.

Where War Child develops targeting criteria with the community itself, it must do so with regard to the risks that might emerge from such an approach, for example where the programme targets stigmatised persons including former CAAFAG. In such cases, the use of a one-plus-one approach might diminish potential tensions, and can also be used where there is a risk of a negative incentive following targeting of a specific demographic (e.g. family separation when targeting UASCs).

In line with CHS Core Standard 2.2 – Use fair, impartial, and transparent criteria to define programmes – targeting criteria should, where possible, be shared with the community, unless this would cause tensions. The modality of information provision should be based off information gleaned in the Situation Analysis (see Standard 1.1).

In the case of conditional cash, targeting criteria must make sure that the most vulnerable or marginalised groups are not excluded by virtue of not being able to undertake the activities to which the CVA is made conditional. Mitigating measures could include, for example, providing supervisory or administrative roles for those unable to undertake physical labour in a Cash for Work programme; ensuring the training sessions to which the cash is made conditional to in a Cash for Work project are accessible at hours in which women are not expected to conduct domestic labour; or providing unconditional cash for certain community members instead.

Within the household, the choice of recipient should be guided by a situation analysis (Standard 1.1), with a strong JEDI lens. Where a proxy is appointed for the main recipient, this must be risk assessed to mitigate against the risk of exploitation.

*Mode of verification: targeting criteria outlined in donor proposal, donor report, or project documents.*



## 5.2 A best interests assessment is undertaken regarding the provision of CVA directly to child-headed households or unaccompanied and/or separated children.

Required if CHHs or UASCs are targeted.

The provision of CVA directly to CHHs or UASCs has historically been a contentious topic. In line with the CRC principle of the best interests of the child, the provision of CVA to such children must be conducted based on a project-by-project analysis and rigorously risk assessed. For example, the exclusion of CHHs or UASCs may expose them to further harm, or their inclusion might incentivise family separation. The active mitigation and monitoring of risks is expected of all War Child projects, and as such risks should be identified and mitigated – for example, through careful targeting criteria (see Standard 5.1).

In the case of Cash for Work, CHHs or UASCs may only be included when above the legal age for work or training as per domestic legislation, and then again in line with a best interests assessment to ensure that the project does not interfere with schooling. Discussions of what constitutes child labour can be integrated into FGDs through the Situation Analysis (Standard 1.1) to ensure that these reflect community perceptions.

Where CHHs or UASCs cannot be included, provision must be made for them, either through delivery of goods in-kind, through service delivery, or referrals.

Conducting best interest assessments is a technical endeavour that is likely to require support from Child Protection colleagues. Their engagement in the project should be proactively sought out.

*Mode of verification: targeting report or case management records.*





# STANDARD 6: REGISTRATION

**6.1 Informed consent is gained from recipients, data is stored securely and is anonymised where necessary, and data minimisation is followed throughout registration.**

**Required of all projects.**

The secure storage of data is a matter of Do No Harm. Marginalised recipients may face significant harm if their data is shared outside of War Child. Only relevant staff should have access to such data, and such data should ideally be stored on encrypted devices and subject to two-factor authentication. Following project close, data should be securely disposed of.

Data minimisation requires War Child only to collect the data that is necessary for the implementation of the project. This also requires War Child only to request data that is relevant for its activities, for example, when undertaking de-duplication activities with other partners. Informed consent must be gained prior to the gathering of any data. These standards also apply to War Child's partners, such as FSPs, and must be treated as a contractual matter (see Standard 4.2).

*Mode of verification: registration report.*

## 6.2 De-duplication efforts, with the cluster and/or working group, with other partners, or internally, are undertaken following registration.

Required of all projects.

In line with CHS Standard 9 – People affected by crisis can expect ethical and responsible management of resources – War Child is expected to be financially accountable to communities it serves. Therefore de-duplication efforts must be undertaken following registration. Flexibility is afforded to country offices regarding the method of de-duplication efforts, and this standard is expected to be read alongside Standard 6.1. Examples of identifying information that can support de-duplication include phone numbers; ID numbers; War Child generated recipient tokens; or in extreme cases where there is suspicion of potential fraud, biometric data.

Where multiple humanitarian agencies are operating in the same area, War Child can undertake de-duplication efforts either with the cluster and/or working group, or with partners in the area. In such cases, War Child is required to follow the Data and Information Sharing Protocol, which includes the requirement of obtaining informed consent from recipients.

*Mode of verification: registration report.*





### 6.3 Verification is undertaken on the recipient list.

Required of all projects.

In line with CHS Standard 9 – People affected by crisis can expect ethical and responsible management of resources – War Child is expected to be financially accountable, and therefore ensure that the most vulnerable receive impartial assistance.

In contrast to de-duplication efforts which take place before verification efforts and take place on the entirety of the recipient caseload, verification efforts take place on a percentage of the recipient list. In high-risk contexts, verification must be undertaken on at least 50% of the caseload; in medium-risk contexts, verification must be undertaken on at least 25% of the caseload, and in low-risk contexts, verification must be undertaken on at least 10% of the caseload.

If more than 10% of the verified caseload is found to either lack information required for receiving the assistance (e.g. the phone number to which the money will be sent is incorrect; the ID number which the FSP will use to verify the assistance is incorrect), or the recipient's identity has been replaced by another individual, then verification must be undertaken on 100% of the caseload.

Country offices are free to define whether their context is considered high-risk, medium-risk, or low-risk. Indices that would indicate the context is high-risk can include: whether there have been incidents of fraud, aid diversion, or corruption in the target site; whether community members have expressed concern regarding FSPs in the past or during situation analysis (see Standard 1.1); whether the programme is being implemented remotely either in whole or in part; or whether the population is largely undocumented and/or extremely mobile.

Flexibility is afforded to the country office regarding how verification is undertaken. For example, verification can be undertaken via community members, via door-to-door verification, or by publishing the preliminary recipient list. Choice of the verification mechanism must be implemented with regard to the Do No Harm principle, since some verification mechanisms may result in greater stigmatisation.

*Mode of verification: verification report.*

# STANDARD 7: DISTRIBUTION & ENCASHMENT

**7.1 Distribution of any physical assets takes place in a safe and accessible area, with shade, water, private space for breastfeeding women available, and latrines with doors and locks.**

**Required of all projects.**

Distribution in CVA relates to the distribution of physical assets, be that cash in hand, mobile phones, SIM cards, paper vouchers, or the like.

In line with the principle of accessibility, War Child must ensure that all distributions are physically, economically, and socially accessible, for all marginalised populations. For example, this includes ensuring that the distribution site is in a safe and secure location for all populations, that persons with mobility issues do not have to pay inordinate costs in accessing the location, or that children are not left at home unsupervised whilst recipients travel long distances to access the distribution site.

Since distribution is often an activity contracted to the FSP, especially when using hawalas, these accessibility requirements must be placed in the FSP's contract (see Standard 4.2).

*Mode of verification: distribution report.*

**7.2 Prior to encashment, recipients with financial or digital literacy needs receive training to enable them to safely access and use their CVA.**

**Required of all projects.**

Encashment refers to the actions undertaken by recipients to access their cash, for example, withdrawing cash from an ATM. Prior to encashment, War Child must ensure that recipients who are found to have financial or digital literacy needs during the situation analysis (see Standard 1.1) receive training to enable them to safely access their CVA. This minimises the risk that such recipients resort to 'handlers' in order to encash, thus exposing them to further harm.

*Mode of verification: training report.*



# STANDARD 8: MONITORING

## 8.1 One reactive and one proactive FCRM are established as soon as targeting begins, and are staffed by both male and female enumerators.

Required of all projects.

War Child's commitment to AAP entails 'being held to account by the people humanitarian organisations seek to assist'. FCRMs also allow War Child to meet CHS Commitment 5 – People affected by crisis can safely report concerns and complaints. Crucially, FCRMs must welcome complaints from recipients and non-recipients. Since some populations may be less likely to visit the FCRM, both a reactive and a proactive FCRM must be established.

Notably all FCRMs must comply with the principle of accessibility, ensuring that physical, social, and informational accessibility is ensured for all marginalised groups. For example, this could entail not relying on written complaints; providing child-friendly approaches for children to be able to lodge complaints; or developing anonymised forms of complaint. The exact nature of the FCRM (whether it is a desk, a QR code, an FGD, a complaints box) is left to the country office, provided that the FCRM is selected in line with the affected population's accessibility requirements (see Standard 1.1). The affected population must be informed of the FCRM once targeting begins also in line with their chosen mode of information provision.

The complaint handling records of the FCRM must also contribute to the key learnings section of the Evaluation outlined in Standard 9.2.

*Mode of verification: FCRM SOPs and complaint handling database.*

## 8.2 Market monitoring takes place immediately after the first round of encashment.

Required if the value of the CVA per HH is equivalent to the food basket or more. Smaller amounts and/or cash provided only to a small subsection of HHs (as in cash for protection) do not require market monitoring.

Market monitoring differs from market assessment in that, whilst market assessment explores numerous indicators (see Standard 2.1), market monitoring can use price monitoring as a proxy. This is reflected in MISMA Key Action 5 – The programme monitoring framework includes market-related indicators that, at a minimum, capture the price and volume of transactions.

Market monitoring should take place after the first round of encashment. Market monitoring should continue at least a month after CVA has been distributed, and ideally for two months afterwards, in order to ensure that the provision of CVA has not caused harm to the market, in line with War Child’s commitment to Do No Harm. The items upon which War Child will perform price monitoring should include the core goods that the community relies upon as outlined in Standard 1.1, within the crucial markets that communities outlined in the same standard.

*Mode of verification: market monitoring report.*





# STANDARD 9: EVALUATION & LEARNING

**9.1 Process indicators, immediate outcome indicators, and mid-term outcome indicators are measured, with relevant 'red flag' indicators included, and disaggregated based on relevant demographic indices.**

Required of all projects.

Three levels of indicators are required in War Child projects. Process indicators query how the project is conducted and concerns in particular the accessibility principle as well as participation. Immediate outcome indicators analyse expenditure and access to markets. Mid-term indicators analyse the impact on recipients' lives post-intervention.

Flexibility is afforded to War Child offices in selecting indicators and monitoring them. The relevant cluster and/or working group will likely have indicators that partners can use. Similarly, some donors prescribe indicators. Where these stakeholders do not have such indicators, the sub-workstream of the Grand Bargain Cash Workstream has developed Multi-Purpose Cash Indicators and Guidance, with numerous suggestions for all three categories of indicator. Notably, some indicators will require a baseline to be undertaken.

'Red flag' indicators track potential negative repercussions of CVA projects. Examples include '# of recipients whose cash has been stolen'; '# foster carers reporting that continued care is dependent on continued receipt of CVA'. The monitoring of these indicators should culminate in a key learnings section that considers the success of how the project was conducted as well as its impact.

The humanitarian principle impartiality specifies that assistance must be delivered to the most vulnerable first. Disaggregated data enables War Child to assess whether its

interventions have proven impactful and accessible for all recipients. This also is in line with CPMS Standard 2 – Non-discrimination and inclusion. All evaluations must include a key learnings section that is also disaggregated and relevant to each demographic group.

*Mode of verification: evaluation tools, evaluation report, or donor final report.*

## **9.2 An action plan is formulated for key learnings, with clear tasks delegated to each colleague.**

**Required of all projects.**

The information gathered in Standards 8.1, 8.2, and 9.1 should be formulated in a key learnings report, that has clear and measurable tasks delegated to each colleague. Country offices are afforded significant flexibility in determining key actions to implement these learnings. These could include: redrafting SOPs; providing training and/or mentorship to staff; or renegotiating contracts with FSPs. Key learnings are best discussed through a workshop in which staff at all levels of the organisation, including field-based staff, technical advisory staff, and operational staff, can discuss challenges. It is advised that these key learnings be formulated into an issue tracker which is updated iteratively, and also with the support of a RACI that ensures that each key learning is delegated to a relevant staff member.

*Mode of verification: key learnings report, RACI, or internal issue tracker.*



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