Checklist: Cash and Voucher Assistance in Emergency Interventions

**What is it:** This checklist is created as a tool for quality control on the details included in the design of emergency interventions (DREF, EA, other relevant projects) that utilise Cash or Voucher Assistance (CVA) as delivery modalities. Not all items on the checklist are applicable in every intervention,[[1]](#footnote-2) however the checklist provides guidance on the optimal level of detail needed to utilise CVA in emergency interventions.

**Who is it for:** The checklist is primarily for National Societies and Cluster-level operations and CVA focal points who engage in the design and planning of emergency interventions.

**When to use it:** Every time a new emergency intervention using CVA modalities is designed. Apply throughout the design stage and as a final checklist that essential details have been included in the plan of action.

**\* = mandatory**

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| Yes/No | Detail to include  | Guidance and detailed description |
| [ ]  [ ]  | \* Engagement of cluster cash focal point | Did NS/Country Cluster Delegation (CCD) engage the cluster level or CVA CoP cash focal point? (See [here](https://cash-hub.org/resources/africa-cash-community-of-practice/africa-cop-contact-page/) for contacts to CVA CoP’s) (this is mandatory) |
| [ ]  [ ]  | Engagement with Regional CVA Coordinator  | Where relevant (e.g. if cluster does not have a CVA focal point), did NS/CCD already engage with the Regional CVA Coordinator at the design stage? |

## NS CVA capacities

For more on recommended trainings in CVA and on Information Management (IM), see [here](https://cash-hub.org/resources/africa-cash-community-of-practice/africa-cop-recommended-training/).

| Yes/No | Detail to include  | Guidance and detailed description |
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| [ ]  [ ]  | \* NS CVA experience | Specify if NS has experience in CVA and the relevance for the current project.  |
| [ ]  [ ]  | CVA preparedness | Specify if the NS is or has recently been engaged in CVA preparedness and who the partner supporting them is. Does the NS have a cash focal point? Is an internal NS technical cash working group established and active? Potentially include NS cash readiness level if this has recently been assessed. |
| [ ]  [ ]  | \* CVA Training needs | Specify if there is a need for further CVA and/or cash-IM training of the team engaged in the operation and what level of training should be considered (basic, specialised (e.g. sector-specific), support services, advanced). Include budget for training if training is needed. |
| [ ]  [ ]  | NS CVA SOPs  | Specify if NS has Standard Operating Procedures (SOP) and clear Roles and Responsibility matrix for CVA in place. |
| [ ]  [ ]  | \* Risk management in CVA  | Has the NS developed a CVA Risk Register? (see CVA Risk Register for Africa [here](https://cash-hub.org/resources/africa-cash-community-of-practice/africa-cop-key-documents-and-tools/#CVA-risk-register))If no CVA Risk Register is in place, is this planned as part of the project?  |
| [ ]  [ ]  | Community Engagement and Accountability (CEA)^  | Cross-check done with CEA on appropriate set-up for CVA intervention.^ CEA is not reflected within the checklist as plenty guidance is available on this elsewhere. |
| [ ]  [ ]  | Cash-IM / data management in place | Specify which data management systems the NS is using. If NS is trained in / has used Red Rose, ensure that the system is included as part of the current Operation. If NS is interested in using Red Rose, training can be included in the EPoA. More on Red Rose [here](https://cash-hub.org/resources/cash-technology/redrose/). |
| [ ]  [ ]  | Data Protection in CVA (see also [here](https://www.ifrc.org/document/practical-guidance-data-protection-cash-and-voucher-assistance)) | Check that NS data protection measures are in place and efficient, especially in relation to data sharing.  |

## Needs and market assessment

The following can be included in the needs assessment section of the EPoA format.

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| Yes/No | Detail to include  | Guidance and detailed description |
| [ ]  [ ]  | \* Feasibility of using CVA  | Specify whether a feasibility assessment is done, planned or if the intervention is building on existing knowledge of CVA in the context. Note if affected populations prefer cash or vouchers. |
| [ ]  [ ]   | Which needs can and cannot be met using CVA | Ensure that the needs assessment indicates which needs are likely to be met with cash or vouchers. Add in clear justification for providing in-kind assistance over CVA.  |
| [ ]  [ ]  | \* Market analysis / assessment data  | Include short description on what is known about market functionality and access. If using cash for access to services (e.g. health), need to indicate market access around this as well. |
| [ ]  [ ]  | Government acceptance  | Note if there could be challenges in getting permission to utilise CVA and actions planned to advocate for CVA. |

## Targeting and vulnerability criteria

Cross-check the details in the following guidance with what is already included under the targeting section in the EPoA format. Ensure that CVA specific targets are included under the CVA or sector-specific sections.

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| Yes/No | Detail to include  | Guidance and detailed description  |
| [ ]  [ ]  | \* Number of members per household | Include calculation of household members to help reporting and counting cash.  |
| [ ]  [ ]  | Vulnerability criteria applied  | Consider a matrix approach with both social and economic criteria to narrow the target. If there are several CVA interventions, remember to note if targeting criteria are different (e.g. cash for shelter, cash for work, cash for basic needs). See example of matrix here:  |
| [ ]  [ ]  | The targeting process – i.e., how targeting is done | Try to cover at minimum: * How does registration take place?
* What controls are in place to ensure the integrity of the list?
* Which identification methods are used for verification during both registration and disbursement of cash?
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## Cash transfer value

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| Yes/No | Detail to include  | Guidance and detailed description |
| [ ]  [ ]  | \* Amount in local currency and CHF  | Note the amount per instalment as well as the full amount per household or individual (if targeting individuals)  |
| [ ]  [ ]  | \* Number and frequency of instalments  | Note how many instalments each household receives and the frequency of these |
| [ ]  [ ]  | \* Calculation of transfer value  | Insert description and breakdown of how the cash transfer value was calculated. Use the tools in [Module 3.2](https://rcmcash.org/toolkit/#o_module-3-response-analysis-m3_2-transfer-value) of the Cash in Emergencies toolkit; [MEB tool](https://webviz.redcross.org/ctp/docs/en/1.%20toolkit/Module%203%20Response%20Analysis/M3_2%20Transfer%20value/M3_2_1%20Set%20the%20value/M3_2_1_1%20Transfer%20value%20calculation%20template.xlsx) in Excel. If using Minimum Food Basket (MFB), insert this in a table format and corresponding calculation. If using Minimum Expenditure Basket (MEB) (multipurpose cash), insert this in a table format and corresponding calculation.  |

## Cash transfer modality and mechanism

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| Yes/No | Detail to include  | Guidance and detailed description |
| [ ]  [ ]  | \* Restrictions  | Specify whether the cash grant has restrictions or not (i.e., what people can spend the money on) Add in clear justification *if restrictions apply.* |
| [ ]  [ ]  | \* Conditions  | Specify whether there are any conditionalities on the cash (e.g. cash for work or participation in training to receive cash; please note that vulnerability criteria DOES NOT equal to conditions)Add in clear justification *if conditions apply.* |
| [ ]  [ ]  | \* Cash or vouchers  | Will the intervention use cash transfers or a voucher modality? Add in clear justification if using vouchers, i.e. why are cash transfers not an option? |
| [ ]  [ ]  | \* Specific mechanism used  | Specify if you are using mobile money, bank transfers, remittance agent, post-office, cash in envelopes, paper voucher, electronic voucher or other |
| [ ]  [ ]  | (\*) Sector-specific CVA  | If you are considering the use of CVA in shelter, WASH, or Health sectors, ensure to specify how the intervention will be supported with sensitisation/awareness raising and consult with sector-specialists.  |

## Financial Service Provider (FSP)

| Yes/No | Detail to include  | Guidance and detailed description |
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| [ ]  [ ]  | Name of FSP | Clearly state the name if FSP is known |
| [ ]  [ ]  | \* Contract with FSP (see FSP Procurement SOP [here](https://cash-hub.org/resources/africa-cash-community-of-practice/africa-cop-key-documents-and-tools/#FSP-procurement))  | Clarify if there is an existing FSP agreement in place, whether this is IFRC compliant, and what is required to use this:* **IFRC compliant framework agreement:** Activation through Purchase Order, review of Scope of Work by Regional CVA Coordinator
* **Non-IFRC compliant framework agreement:** in addition to above, exceptional approval and finance due diligence required. If an exceptional approval is not granted, a new procurement process must be initiated.
* **IFRC compliant service agreement (one-off):** Extension of contract with FSP and written proof that FSP is willing to deliver services for current intervention. If Technical Observation is done, contract can be used under the authority of the Head of Delegation and the provisions of the Technical Observations.
* **Non-IFRC compliant service agreement:** As above, however exceptional approval and finance due diligence required.
* **No contract:** A FSP procurement process needs to be initiated. Contact the Regional CVA Coordinator and the Regional Procurement Manager for guidance on this.
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## Distribution, monitoring and reconciliation

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| Yes/No | Detail to include  | Guidance and detailed description |
| [ ]  [ ]   | \* Disbursement  | Specify how cash disbursements are made and the role of NS, typically either: * Through mobile money or banks; people do not need to come to a distribution point but can collect the cash at a mobile agent or bank any time
* People need to come to a distribution point to receive the cash (either distributed by FSP or the NS)
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| [ ]  [ ]   | Distribution | If the CVA intervention entails a distribution, include distribution plan and site set-up |
| [ ]  [ ]   | \* Post-distribution monitoring and market monitoring  | Have you planned your PDM and market monitoring (if several instalments, this should be done in between distributions)? Do you have tools available for this already?  |
| [ ]  [ ]  | Reconciliation | How will disbursements be tracked and reconciled in real time?  |

## Protection, Gender, and Inclusion (PGI)

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| Yes/No | Detail to include  | Guidance and detailed description |
| [ ]  [ ]   | \* Consultations around targeting | Are you planning to consult households on who they prefer should be the primary recipient of the cash or voucher?  |
| [ ]  [ ]   | \* Protection and gender mainstreaming and risk mitigation | How are women included and consulted throughout the project cycle? Is a gender and protection analysis done or planned (potentially in collaboration with other partners)? Remember to include questions on everyone’s safe access to markets and services in your needs assessment. Which risk mitigation measures are engaged related to PGI?  |
| [ ]  [ ]   | Cash+ / complementary activities *(esp. for EAs)* | Which PGI activities are included to maximize the impact of the project? E.g. gender discussion groups, financial management training, sensitisation on shared decision making, GBV, and gender equality…  |
| [ ]  [ ]  | Referral mechanisms | Specify the existence of referral mechanisms for GBV and child protection and how staff and volunteers will be trained on these |

## CVA and environmental considerations / do-no-harm

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| Yes/No | Detail to include  | Guidance and detailed description |
| [ ]  [ ]   | CVA for cooking fuel  | Is a sustainable cooking fuel included in the MEB/MFB or as an add-on (e.g. voucher or in-kind) to reduce consumption of firewood, charcoal etc (for cooking)?[[2]](#footnote-3)Can people access sustainable fuel e.g. LPG/gas from local markets?  |
| [ ]  [ ]   | Cash for shelter (see also section 2.4 [here](https://cash-hub.org/wp-content/uploads/sites/3/2021/05/shelters2c_settlements_and_cash_email.pdf)) | How is the environmental impact considered for shelter materials that are likely to be purchased (e.g. local deforestation)?[[3]](#footnote-4) Can cash for rent substitute a need to reconstruct new shelters? (esp. in urban settings) (guide on shelter assistance [here](https://www.sheltercluster.org/shelter-and-cash-working-group/documents/ifrc-step-step-guide-rental-assistance))  |
| [ ]  [ ]  | CVA for livelihoods  | Which complementary activities / training are included for both mitigation and adaptation related to climate change?  |
| [ ]  [ ]  | Supply chain[[4]](#footnote-5)  | Did the market assessment focus on locally or nationally produced items?Are vendors able to supply locally produced sustainable products? Are there indications that using CVA has a lower environmental impact than the supply chain for in-kind distributions? |

## HR capacities

The details in the following can be included under Support Services or in the technical description of the CVA components.

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| Yes/No | Detail to include  | Guidance and detailed description |
| [ ]  [ ]  | Size and breakdown of team engaged in CVA | Other than volunteers and programme staff, this should include the role of finance in transferring funds to targeted populations. |
| [ ]  [ ]  | Segregation of duties  | Describe how duties are segregated; especially in relation to targeting, entering people into the database and verification; activation of the funds transfer; monitoring; and handling complaints and feedback.  |

1. Some details are added as they are frequently requested by Partner National Societies who wish to support operations. [↑](#footnote-ref-2)
2. Unmet energy needs can furthermore increase the pressure on women and girls to look for firewood, exposing them to the risk of gender-based violence. This is in addition to any potential deforestation. However, if fuel is included in an MEB, ensure that assessments and PDMs follow up closely on whether cash is actually used for sustainable fuel sources. [↑](#footnote-ref-3)
3. For example, questions can evolve around: *Where CVA is being used for emergency shelter has assessment of the risk of deforestation to gain framing material been assessed?; Where CVA is used for shelter repairs and reconstruction, has training/orientation in maximising the efficient use of environmentally hazardous materials (e.g. cement, bricks) been given?; Where CVA is used for shelter and settlements recovery is training/orientation on climate change adaption included? E.g. building finished floor level x cm above 1in100 year/known flood level; Winterisation – Has CVA been considered to allow the improvement of insulation and thermal mass of shelters; Summerisation – Where CVA is being considered to allow access to items for summerisation, has environmental impact been considered?* [↑](#footnote-ref-4)
4. CVA interventions do not necessarily lead to clear reductions in CO2 emissions. Items purchased by targeted populations with unrestricted cash *may* have a smaller footprint because they are purchased locally, but this is not necessarily the case as the items may have been produced in an unsustainable way and may also have been imported by the supplier. [↑](#footnote-ref-5)