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Cash Practitioner Development Programme (CPDP) participants share key insights and lessons learned from the implementation of Cash and Voucher Assistance (CVA), both within their own National Societies and through experiences gained during learning deployments.

These **Action Learning** projects capture operational and strategic reflections, linking technical, professional, and organisational learning to real-world CVA practice. The insights generated are valuable for others working in similar humanitarian contexts

“Enhancing Accountability in Cash and Voucher Assistance in the MENA Region (Lebanon)”

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Introduction

Cash and Voucher Assistance (CVA) has become a key tool in humanitarian aid, offering flexibility, efficiency, and empowering recipients with dignity and choice. Over the past decade, its adoption has grown significantly, supported by major donors and organizations, with estimates suggesting CVA could account for 30-40% of global humanitarian assistance by 2025. The COVID-19 pandemic further accelerated this trend, highlighting CVA's role in crisis response, market recovery, and providing timely support.

This paper seeks to answer: How can global CVA accountability mechanisms be adapted for effective use in the Middle East and North Africa (MENA) region? By examining best practices in CVA accountability worldwide, the research will assess their relevance to MENA's unique context, aiming to improve the transparency, responsiveness, and overall effectiveness of CVA programs in the region.

Main Findings

The MENA CVA Regional Technical Forum (RTF), established in 2021, provides a platform for CVA actors to discuss shared challenges and solutions. Similarly, the MENA Community of Practice brings together professionals from the Red Cross and Red Crescent (RCRC) movement, fostering networking and knowledge sharing. These initiatives are crucial for improving CVA design and implementation across the region.

When compared to other regions, MENA faces distinct challenges that influence CVA implementation. For example, in Sub-Saharan Africa, CVA programs often face challenges such as limited infrastructure and high levels of food insecurity, but the region generally has more stable political environments in comparison to MENA. On the other hand, South Asia deals with issues like high population density and natural disasters, but these challenges are somewhat mitigated by stronger institutional frameworks.

In MENA, the combination of prolonged conflicts, political instability, and economic dependence on oil creates a unique set of obstacles for CVA programs. For instance, conflicts

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such as those in Syria and Yemen disrupt local markets and limit access to affected populations, making it harder to implement CVA effectively. Additionally, security concerns and limited infrastructure in conflict zones further complicate aid delivery, distinguishing MENA’s challenges from those faced in other regions.

These region-specific dynamics necessitate tailored approaches, making initiatives like the RTF and the MENA Community of Practice essential for developing context-sensitive solutions that address the unique needs of the region.

CVA and Risks in the MENA

Cash and Voucher Assistance (CVA) is recognized as an effective form of humanitarian aid, yet it introduces several risks that must be addressed through robust accountability mechanisms. Given the complex context of the Middle East and North Africa (MENA) region, which includes factors such as ongoing conflicts, political instability, and economic volatility, CVA faces particular challenges. These risks, if unaddressed, can undermine the quality and effectiveness of the assistance provided. Below are the key risks associated with

CVA in the MENA region

1. Accountability Challenges

According to the State of the World Cash 2023 report, 34% of survey respondents identified accountability to affected people as a significant risk associated with CVA. Additionally, 19% of respondents cited limited investment in accountability systems as a challenge in ensuring quality CVA. This gap in accountability can compromise the effectiveness of CVA programs, as affected populations may not feel they have adequate means to hold service providers accountable.

2. Information Gaps

A lack of clear communication regarding targeting criteria and program duration can create misunderstandings and dissatisfaction among beneficiaries. In a region like MENA, where local contexts can vary widely, these gaps can significantly undermine the program’s effectiveness, creating risks related to program quality and fairness.

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3. Disconnect Between Decision-Makers and Implementers

A lack of coordination between decision-makers and those on the ground can hinder the optimal implementation of CVA programs. This disconnect can lead to a failure to fully respect humanitarian principles and beneficiary protection, which are crucial in maintaining the credibility and integrity of CVA interventions in the MENA region.

4. Fraud and Corruption

Fraud and corruption are significant risks in Cash and Voucher Assistance (CVA) projects, particularly in regions with weak governance structures. The MENA CVA Risk Register Matrix identifies several factors contributing to this risk, including insufficient management and monitoring systems, contracting with unqualified financial service providers (FSPs), inefficient procurement processes, and inadequate reporting mechanisms. Additionally, the absence of feedback systems and accountability frameworks further exacerbates the risk of fraud and corruption in CVA programs.

A concrete example of these risks can be seen in Iraq's cash-for-work programs. In some instances, local authorities and implementing partners failed to adequately monitor the distribution of cash, leading to diversion of funds. Corrupt officials or intermediaries manipulated the program by inflating lists of beneficiaries or diverting funds intended for vulnerable populations.

5. Gender-Based Violence (GBV) Risks

CVA programs in the MENA region can inadvertently exacerbate gender-based violence (GBV) risks. Cash assistance can heighten tensions within households, particularly in contexts where traditional gender dynamics may be strained by the introduction of financial resources. In some areas, the distribution of cash might expose families to risks, such as the disclosure of personal information, including identification papers. Furthermore, cultural factors within certain communities can place women at greater risk of harm, especially if they are the primary recipients of aid.

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Accountability Mechanisms in CVA

Accountability mechanisms are crucial in humanitarian aid, especially when implementing Cash and Voucher Assistance (CVA) programs. These mechanisms help mitigate risks and ensure that aid reaches the intended beneficiaries effectively. Here are key accountability mechanisms used in humanitarian aid:

Communication and Feedback Systems

- *Multi-channel feedback:* Establish various channels for beneficiaries to provide feedback, including hotlines, in-person consultations, and digital platforms.
- *Complaints mechanisms:* Implement robust systems for receiving and addressing complaints from aid recipients.
- *Information sharing:* Provide clear, accessible information about program criteria, duration, and processes to beneficiaries.

Monitoring and Evaluation

- *Post-distribution monitoring:* Conduct surveys and assessments after aid distribution to evaluate effectiveness and identify issues.
- *Protection risk monitoring:* Regularly assess and monitor potential protection risks, especially for vulnerable groups like women and girls.
- *Outcome monitoring:* Track whether CVA is achieving its intended outcomes, such as improving access to essential services.

Data Protection and Privacy

- *Data protection protocols:* Implement strict measures for data sharing and storage, especially when working with private sector partners like mobile phone companies and banks.
- *Confidentiality measures:* Ensure the protection of personal data, particularly for individuals at risk of gender-based violence (GBV).

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Safeguarding and Protection

- *PSEA protocols*: Establish Prevention of Sexual Exploitation and Abuse (PSEA) mechanisms, including whistleblowing protocols and zero-tolerance policies.
- *Code of Conduct*: Implement and enforce a Code of Conduct for all staff and partners involved in aid distribution.
- *GBV risk mitigation*: Integrate strategies to mitigate gender-based violence risks in CVA programs.

Participatory Approaches

- *Community consultation*: Involve affected communities in program design, implementation, and evaluation.
- *Inclusive decision-making*: Ensure diverse representation in decision-making bodies, such as farmers' associations in resilience and livelihood programs.
- *Joint action planning*: Facilitate collaborative planning between communities and service providers to address gaps and improve service delivery.

By implementing these accountability mechanisms, humanitarian organizations can enhance the effectiveness of their aid programs, mitigate risks, and ensure that assistance reaches those who need it most while preserving their dignity and safety.

Tailoring Accountability Mechanisms to the MENA Region

Tailoring accountability mechanisms for Cash and Voucher Assistance (CVA) programs in the Middle East and North Africa (MENA) region requires careful consideration of local contexts and challenges. Referring to the MENA complex context and looking at the general MENA Region community, several actions must be taken in order to tailor accountability measures that should be taken in CVA projects. This will lead to more impactful CVA Projects. In order to do that, below is a list of steps that can be adopted.

Communication and Feedback Systems

In the MENA region, multi-channel feedback systems should prioritize Arabic language support and accommodate local languages.

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- Hotlines and in-person consultations should be culturally sensitive, with options for gender-segregated feedback channels where appropriate.
- Digital platforms need to consider varying levels of technological access and literacy across the region. Information sharing should use multiple methods, including written, verbal, and visual formats, to ensure accessibility for all beneficiaries.
- Given the region's political sensitivities, it is crucial to create a safe environment for open communication, addressing potential fears of reprisal that may prevent beneficiaries from providing feedback.

This can be translated into several Actionable Steps:

1. Arabic and Local Language Support:

Offer platforms in Arabic and regional dialects.

Provide voice-based feedback options for illiterate populations.

2. Culturally Sensitive Channels:

Ensure gender-segregated options for feedback where needed.

Use trusted community leaders to facilitate feedback.

3. Technology and Literacy Considerations:

Offer multiple feedback channels: SMS, voice, digital platforms, and in-person.

Provide assisted feedback stations in low-tech areas.

4. Information Sharing in Multiple Formats:

Use videos, audio, and text for communication.

Utilize community radio for broad outreach.

5. Safe Feedback Environment:

Implement anonymous feedback options.

Ensure encryption and clear anti-retaliation policies.

6. Inclusive Engagement:

Reach out to vulnerable groups (IDPs, minorities, refugees) with tailored feedback channels.

7. Regular Monitoring and Transparency:

Collect feedback regularly and publish outcomes.

Create public dashboards to ensure accountability.

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8. Training and Capacity Building:

Train local staff on sensitive feedback collection.

Educate beneficiaries on how to use feedback systems.

Monitoring and Evaluation

- Monitoring systems in MENA should be robust, with a strong focus on protection risks and the effectiveness of mitigation strategies.
- Post-distribution monitoring should be culturally appropriate and gender-sensitive, potentially involving local organizations to build trust.
- Due to the region's diverse contexts, from refugee camps to urban settings, monitoring approaches need to be flexible and context specific.

Some steps that can be adopted:

Protection Risks and Mitigation

- Risk Assessments: Conduct regular, context-specific protection risk assessments (e.g., violence, exploitation, or abuse) before and during distribution to ensure the safety of beneficiaries.
- Protection Focal Points: Establish local protection focal points (such as women's groups or child protection specialists) to monitor risks and ensure appropriate responses.
- Safety Protocols: Develop and implement clear safety protocols for beneficiaries, particularly vulnerable groups like women, children, and refugees, ensuring they are well communicated to local communities.
- Culturally Appropriate and Gender-Sensitive Monitoring:
- Gender-Sensitive Indicators: Design monitoring tools that include gender-sensitive indicators to track outcomes for men, women, and non-binary groups, ensuring equal access and treatment.
- Incorporate Local Organizations: Partner with local organizations familiar with the cultural nuances and community dynamics to lead or support monitoring efforts, which builds trust and increases participation.

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- Engage Gender-Specific Focus Groups: Organize separate focus group discussions for men and women to gather insights on different needs and experiences, particularly in sensitive areas like safety and accessibility.

Context-Specific Monitoring Approaches:

- Adapt Monitoring Tools for Different Contexts: Customize monitoring tools based on whether the setting is an urban environment, refugee camp, or rural area. Urban settings may require tech-based solutions, while camps may rely on in-person or paper-based surveys.
- Use Community-Based Monitoring: In refugee camps and informal settlements, involve community members in monitoring processes to enhance relevance and accuracy. Train community members to collect feedback and monitor distributions in ways that align with local customs and practices.
- Real-Time Monitoring Tools: Implement mobile or app-based monitoring systems that allow real-time feedback and data collection, particularly in urban areas where tech access is higher. This ensures a more immediate response to emerging challenges.

Continuous Feedback and Adjustments:

- Post-Distribution Feedback Loops: After each distribution, ensure a clear and simple feedback loop where beneficiaries can report issues or provide feedback on effectiveness, safety, and satisfaction.
- Feedback Mechanism for Vulnerable Groups: Set up specific, accessible channels for vulnerable groups, such as survivors of violence or people with disabilities, to report their concerns without fear of reprisal.
- Regular Adjustment of Strategies: Based on ongoing monitoring and feedback, quickly adjust mitigation strategies to address emerging risks or gaps in service delivery.

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Capacity Building for Local Monitors:

- Training Local Monitors: Provide capacity-building workshops for local organizations, community members, and volunteers on monitoring methodologies, data collection, protection risks, and ethical guidelines.
- Equip Monitors with Tools: Ensure local monitors have the necessary tools (e.g., tablets, forms, and training materials) to carry out effective monitoring and risk assessment.

Transparency and Accountability:

- Regular Reporting: Share monitoring results regularly with beneficiaries and the wider community to maintain transparency and demonstrate responsiveness to concerns.
- Independent Audits: Conduct independent audits or evaluations periodically to assess the effectiveness of protection strategies and identify areas for improvement.

Data Protection and Privacy

In MENA, where data protection laws vary widely from one country to another, implementing strict data protection protocols is very essential. This includes secure data sharing and storage practices, especially when working with local financial institutions or mobile operators. Confidentiality measures should be strict, given the potential risks of gender-based violence and political sensitivities in some areas. Confidentiality should also be verbalized with the beneficiaries to reassure them and ensure their safety of the information provided. Training on data protection should be provided to all entities operating in the region, including MENA National Societies, local organizations and government entities involved in CVA programs.

Develop Strong Data Protection Protocols:

- Minimize data collection and encrypt storage/transfer.
- Conduct regular security audits and vulnerability assessments.
- Ensure Confidentiality and Reassure Beneficiaries:

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- Communicate clear confidentiality policies and verbally reassure beneficiaries about their data safety.
- Restrict access to sensitive data with role-based controls.
- Establish Secure Data Sharing Channels:
- Create formal agreements with local partners (financial institutions, mobile operators) to ensure compliance with data protection standards.
- Use secure, anonymized platforms for financial transactions.

Train Staff on Data Protection:

Provide mandatory training for all staff on data handling, privacy, and security.

Include gender sensitivity and ethical considerations in training.

Monitor Compliance:

- Conduct regular audits and implement clear reporting mechanisms for data breaches.
- Enforce accountability for violations.
- Communicate Policies to Beneficiaries:
- Obtain informed consent and clearly explain data protection policies to beneficiaries.
- Address beneficiary concerns regularly.

Ensure Legal Compliance:

- Follow local and international data protection laws (e.g., GDPR).
- Implement cross-border data sharing protocols where necessary.
- These steps ensure robust data protection, safeguarding beneficiaries' information in the MENA region.

Safeguarding and Protection:

PSEA protocols and Codes of Conduct should be adapted to local contexts and translated into Arabic and other relevant languages. Training on these policies should be mandatory for all staff and partners, including MENA National societies, local organizations and financial service providers. GBV risk mitigation strategies should be culturally sensitive and developed in consultation with local women's organizations and community leaders in the region.

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This can be achieved through adapting the following:

1. Adapt and Translate Protocols

Localize and translate PSEA protocols and Codes of Conduct into Arabic and other local languages.

Ensure accessibility and clear communication for staff and beneficiaries.

2. Mandatory PSEA Training

Provide mandatory, culturally sensitive training for all staff, local partners, and financial service providers.

Conduct periodic refresher courses.

3. Culturally Sensitive GBV Mitigation

Consult local women’s organizations and community leaders to develop culturally appropriate GBV strategies.

Engage communities in risk assessments and safety planning.

4. Strengthen Reporting and Accountability

Establish confidential, accessible reporting channels for GBV and PSEA cases.

Ensure clear consequences for violations and promote awareness of reporting mechanisms.

5. Integrate GBV Risk Mitigation in Programs

Conduct GBV risk assessments and adapt CVA programs to include GBV prevention measures (e.g., safe distribution points, gender-segregated spaces).

6. Collaboration with Local Organizations

Partner with local women’s groups to co-create and implement GBV prevention programs.

Build local capacity for advocacy and support services.

7. Inclusive Services for Survivors

Provide multi-disciplinary support for GBV survivors (legal, medical, psychosocial).

Ensure services are gender-sensitive and accessible.

8. Monitoring and Evaluation

Monitor the effectiveness of PSEA and GBV mitigation strategies and adapt based on feedback and data.

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Participatory Approaches

In the MENA region, community consultation should respect local power structures while ensuring diverse representation, including women, youth, and marginalized groups. Decision-making processes should be adapted to local governance norms while promoting inclusivity. Joint action planning could involve local religious leaders and community elders to enhance legitimacy and acceptance. Given the region's history, efforts should be made to build trust between international organizations and local communities, potentially by collaborating with respected local NGOs.

By tailoring these mechanisms to the MENA context, CVA programs can enhance their effectiveness, mitigate risks, and ensure that assistance reaches those who need it most while respecting local cultures and addressing region-specific challenges.

- **Respect Local Power Structures**

Involve Local Leaders: Engage religious leaders, community elders, and tribal heads in decision-making for legitimacy and acceptance.

Adapt to Governance Norms: Align processes with local governance structures while promoting inclusivity.

- **Ensure Diverse Representation**

Include Marginalized Groups: Actively involve women, youth, and marginalized communities in consultations and decision-making.

Gender-Sensitive Approaches: Create gender-segregated consultation spaces where needed to ensure diverse voices are heard.

- **Joint Action Planning**

Collaborate with Local Stakeholders: Involve respected community figures and NGOs in action planning to ensure community ownership and support.

Co-Design Solutions: Work with locals to co-create solutions that reflect their needs.

- **Build Trust with Local Communities**

Partner with Local NGOs: Collaborate with trusted local NGOs to bridge gaps between international organizations and communities.

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Transparency: Communicate program goals and benefits clearly to build community trust.

- Culturally Tailored Consultation Mechanisms

Context-Specific Methods: Use culturally relevant consultation methods, such as meetings in familiar spaces and community figures as facilitators.

Leverage Local Networks: Use local networks to reach hard-to-engage groups.

- Feedback and Accountability

Accessible Feedback Channels: Establish easy-to-use feedback systems for beneficiaries to raise concerns.

Monitor and Adapt: Regularly assess feedback and adjust programs to meet community needs.

- Promote Inclusive Decision-Making

Inclusive Planning: Involve all community groups in planning, ensuring diverse representation, especially for historically marginalized groups.

- Ensure Sustainable Participation

Capacity Building: Train local community members to take on leadership and decision-making roles.

Empower Local Institutions: Strengthen local organizations to take over program management for sustainability.

Conclusion

In conclusion, Cash and Voucher Assistance (CVA) has proven to be a valuable and flexible tool in humanitarian aid, offering recipients the dignity and choice to address their immediate needs. However, the implementation of CVA programs in the Middle East and North Africa (MENA) region presents unique challenges due to the region's socio-political, economic, and cultural complexities. To ensure the success and effectiveness of CVA initiatives in this context, it is critical to adapt global accountability mechanisms to the specific needs and circumstances of MENA.

Tailoring accountability measures—such as multi-channel feedback systems, robust monitoring and evaluation processes, data protection protocols, and safeguarding

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mechanisms—ensures that CVA programs are not only efficient but also transparent, responsive, and inclusive. By embedding these mechanisms within the region's diverse and often volatile environments, humanitarian organizations can build trust, mitigate risks such as fraud and corruption, and safeguard vulnerable groups, especially women and marginalized populations.

By strengthening accountability frameworks and tailoring them to the MENA context, CVA programs can contribute more effectively to the region's humanitarian response, ensuring that aid reaches those who need it most while upholding the dignity and rights of affected populations. This approach not only improves the delivery of aid but also fosters long-term resilience and sustainable development in the region.