

2019 Report

World Vision 



# Cash Preparedness Learning Lab

Asia-Pacific Region

# Contents

4	<b>Acronyms</b>	12	<b>Indonesia</b>
5	<b>Asia Pacific Humanitarian Overview</b>	16	<b>Bangladesh</b>
6	<b>World Vision's Global Commitment to Cash and Voucher Programmes in Humanitarian Responses</b>	20	<b>Sri Lanka</b>
7	<b>World Vision's CVP Extension in Asia Pacific</b>	24	<b>The Philippines</b>
8	<b>Phase 4 CVP Learning Lab Progress</b>	28	<b>Myanmar</b>
9	<b>Roll-out Timeline and Training</b>	32	<b>CVP Learning Lab Achievements</b>
		40	<b>Moving Forward</b>

World Vision is a Christian relief, development and advocacy organisation dedicated to working with children, families and communities to overcome poverty and injustice. Inspired by our Christian values, we are dedicated to working with the world's most vulnerable people. We serve all people regardless of religion, race, ethnicity or gender.

© 2019 World Vision International

Contributors: Rahat Ara Sirajum Monir, Juliet Mondol, Bibhudan Biswas, Augustin Kumar Mistry, Anthony Rongdi, Henny Lusia Sihom, Susilo Budhi Sulisty, Rena Tanjung, Nadeeja Abeyasekera, Amy Aung, Moe Thu, Su Daung Hlaing, Naw Phoebe, Khaing Min Htoo, Jao Jaucian, Felix Cinco, Carol Cabading, Ajab-Aram Macapagat, Joy Maluyo, Puspasari Indra, Jessica Choong, Annila Harris, Kunal Shah

All photos © World Vision

Edited by: Reena Samuel, Anita Leong, Annila Harris, Katie Klopman Fike

Photographers: Rena Tanjung, Tony Wilson Costa, Anthony Rongdi, Khaing Min Htoo, Joy Maluyo, Ramon Jimenez, Nadeeja Abeyasekera

Design and Layout: Nikka Almazan-Biasotto



'I am really thankful to WorldVision as they have selected me as a beneficiary,' says Jobeda, a 60-year-old mother with two sons and three daughters.

# Acronyms

<b>ACPLL</b>	Asia Cash Preparedness Learning Lab
<b>ADH</b>	Aktion Deutschland Hilft
<b>BCR</b>	BeCashReady
<b>BMZ</b>	German Federal Ministry for Economic Cooperation and Development
<b>BRIMS</b>	Beneficiary Relationship Information Management System
<b>CfW</b>	Cash for Work
<b>CVP</b>	Cash and Voucher Programming
<b>CWG</b>	Cash Working Group
<b>DEC UK</b>	Disasters Emergency Committee UK
<b>FGD</b>	Focus Group Discussion
<b>FSP</b>	Financial Service Provider
<b>HH</b>	Household
<b>ID</b>	Identification
<b>KII</b>	Key Informant Interview
<b>LMMS</b>	Last Mile Mobile Solutions
<b>M&amp;E</b>	Monitoring and Evaluation
<b>MEAL</b>	Monitoring, Evaluation, Accountability and Learning
<b>MMT</b>	Mobile Money Transfer
<b>NFI</b>	Non-Food Item
<b>OFDA</b>	The Office of U.S. Foreign Disaster Assistance
<b>PDM</b>	Post-Distribution Monitoring
<b>RTE</b>	Real-Time Evaluation
<b>SOP</b>	Standard Operating Procedure
<b>UNDP</b>	United Nations Development Programme
<b>UNICEF</b>	United Nations Children's Fund
<b>WASH</b>	Water, Sanitation and Hygiene
<b>WFP</b>	World Food Programme
<b>WV</b>	World Vision
<b>WVDF</b>	World Vision Development Foundation

# Asia Pacific Humanitarian Overview

The Asia-Pacific region continues to be the world's most disaster-prone region and is the most affected by natural disasters. The poorest countries and communities within the region are highly susceptible to the damages caused by these disasters. In 2018 alone, 25 million people were affected by natural disasters in the Asia-Pacific region, costing USD 15 billion in total damages.<sup>1</sup>



**60%** of the world's population live in Asia-Pacific region which is most affected by natural disasters



**57%** of the global death toll from natural disasters, since 1970, have come from Asia-Pacific region



**40%** of estimated global economic losses resulting from disasters, could come from Asia-Pacific region

\*Source: UNESCAP (2018), *Leave No One Behind: Disaster Resilience for Sustainable Development, Asia-Pacific Disaster Report 2017*.

By 2050, disasters are forecasted to affect an average of 350 million people each year; cause billions of dollars in damage and climate change, and increase the internal displacement figures to 14 million people. It is therefore of paramount importance that humanitarian organisations are prepared and ready to respond. In the financial year 2018, World Vision responded to 66 disaster responses in Asia Pacific, including the Indonesia Central Sulawesi tsunami and earthquake, the India Kerala floods, the Myanmar-Bangladesh refugee crisis, Lao flash floods, Philippines Typhoon Mangkhut, China Sichuan earthquake and Papua New Guinea highlands earthquake.

As trends indicate that more frequent global natural disasters will continue, child-focused organisations like World Vision need to be equipped to provide humanitarian assistance quickly and more efficiently, improving the lives of children and their families and building their resilience to cope with natural or manmade disasters. Keeping pace with the fast-changing nature of humanitarian assistance, World Vision is working on expanding its Cash and Voucher Programming (CVP) approach in context-appropriate environments. For CVP to become a pivotal response approach to meet the shifting needs of millions facing conflicts, disasters and displacement, World Vision has invested in the Asia Cash Preparedness Learning Lab (ACPLL) initiative.

# World Vision's Global Commitment to Cash and Voucher Programmes in Humanitarian Responses



As a global Christian humanitarian organisation partnering with children, families and their communities, World Vision International is committed to responding to the needs of the most vulnerable by tackling the causes of poverty and injustice so that they reach their full potential. Even when disasters strike, whether natural or manmade, we take action by responding to the pressing and ever-changing needs of the affected people, especially children, and provide contextually appropriate life-saving assistance. From relief to recovery, rehabilitation to transition, our aim is to help children and their families rebuild their lives and build their resilience to cope with future disasters.

At the World Economic Forum in January 2018, World Vision International leadership reiterated the importance of Cash and Voucher Programmes (CVP) in the future of humanitarian work, further solidifying World Vision's commitment at the 2016 World Humanitarian Summit to deliver 50 per cent of its humanitarian assistance through a multi-sectoral and multi-purpose cash-first approach by the year 2020. To deliver on this commitment, World Vision has invested in setting up systems and processes like innovative digital payment, identification systems and shared value partnerships. World Vision is also building the capacity of staff to implement efficient humanitarian cash and voucher programmes, tracking the delivery of assistance from donor to beneficiary.

World Vision believes that wherever contextually appropriate, cash-based programmes should be the norm, not an exception and is working towards building on national and regional safety nets that can strengthen social protection systems.



# World Vision's CVP Extension in Asia Pacific

In Asia Pacific, we are strongly committed to ensuring that all our future humanitarian responses are 'cash-first' and CVP becomes the routine, when appropriate. It is essential to build on national and regional CVP mechanisms and systems. By scaling up our CVP initiatives, we aim to reach more vulnerable families and communities across Asia Pacific. When empowered with cash assistance, a family plays a lead role in their own recovery and is in a position to choose which needs they would like to prioritise, restoring their dignity.

World Vision launched the Asia Cash Preparedness Learning Lab (ACPLL), (Phases 1-3), in June 2017 to better equip World Vision's field offices and their partners in cash preparedness. The ACPLL aimed to support World Vision field offices by helping to develop an approved context-fitting cash preparedness plan and by equipping staff to manage cash projects using digital tools. Consisting of online lessons with discussion, guided assignments and a face-to-face workshop (F2F), the Lab was set up to result in organisational and operational preparedness for CVP. Seven offices completed the Lab's nine-month blended learning process, which was rolled out in three phases.

Building on Phases 1-3, Phase 4 of the Learning Lab, supported by Aktion Deutschland Hilft (ADH), focused efforts on scaling up CVP in five field offices: Bangladesh, Indonesia, Myanmar, Philippines and Sri Lanka.

ACPLL serves as an example, a 'Signature Programme,' for how World Vision is to meet its 50 per cent by 2020 cash target commitment and become a leader in CVP.

## The objectives of Phase 4 were to:

- Review Phases 1-3;
- Pilot and roll out CVP approaches in the five country field offices;
- Test the use of BeCashReady (BCR) and Last Mile Mobile Solutions (LMMS) systems; and fine-tune the CVP systems and processes as per the country context;
- Establish country-specific standards, principles and guidelines for CVP;
- Become leaders in using digital technology for CVP and;
- Build surge capacity in CVP with the aim to deploy staff across the region to train other field offices in cash and help lead the (r)evolution across Asia and the Pacific.

# Phase 4 CVP Learning Lab Progress

During the lifecycle of the Phase 4 Learning Lab, field offices organised training workshops, implemented pilots and conducted lessons learned sessions. Considering the existing organisational capacity, each session and implementation was customised and contextualised according to the needs of the specific country office.

## As part of the learning lab:



**19** training workshops conducted



**5** pilots implemented



**2** lessons learned completed



**430** staff and partners trained in CVP and its systems



**1,204** households benefited from the pilot roll-outs

In CVP, partnerships are an integral component. Through the ACPLL many key relationships and partnerships were formed with local financial service providers and cash working groups. Several enhancements were made to the BeCashReady web application, designed to help World Vision field staff prepare, design, track and coordinate sector and multi-purpose cash transfer projects within and between agencies. Based on the input and recommendations by field offices during Phases 1- 4, BeCashReady will now have the capability to be linked to the World Vision-designed LMMS digital tool.

During the roll-out of the ACPLL, CVP was not only piloted in new and remote disaster-prone areas but also implemented in some major disasters, including Typhoon Mangkhut Response in the Philippines, Lombok Earthquake Response and Central Sulawesi Tsunami and Earthquake Response in Indonesia, and also the Refugee Crisis Response in Cox's Bazar, Bangladesh. These responses have utilised variant components of CVP and supported the recovery initiatives, in some of the areas severely affected by disasters. CVP has given communities, including the Rohingya refugees, the dignity of choice to access food and daily needs that are a priority for them and their families. During the emergency response phases, participating field offices have received funding from major donor agencies to implement CVP:

Myanmar  
Sri Lanka  
Indonesia  
Bangladesh  
Philippines

WFP and UNICEF  
Private Non-Sponsorship US  
Private Non-Sponsorship Canada, Korea, Hong Kong, DEC and OFDA  
WFP and UNHCR  
Private Non-Sponsorship US, Singapore, OFDA and ADH

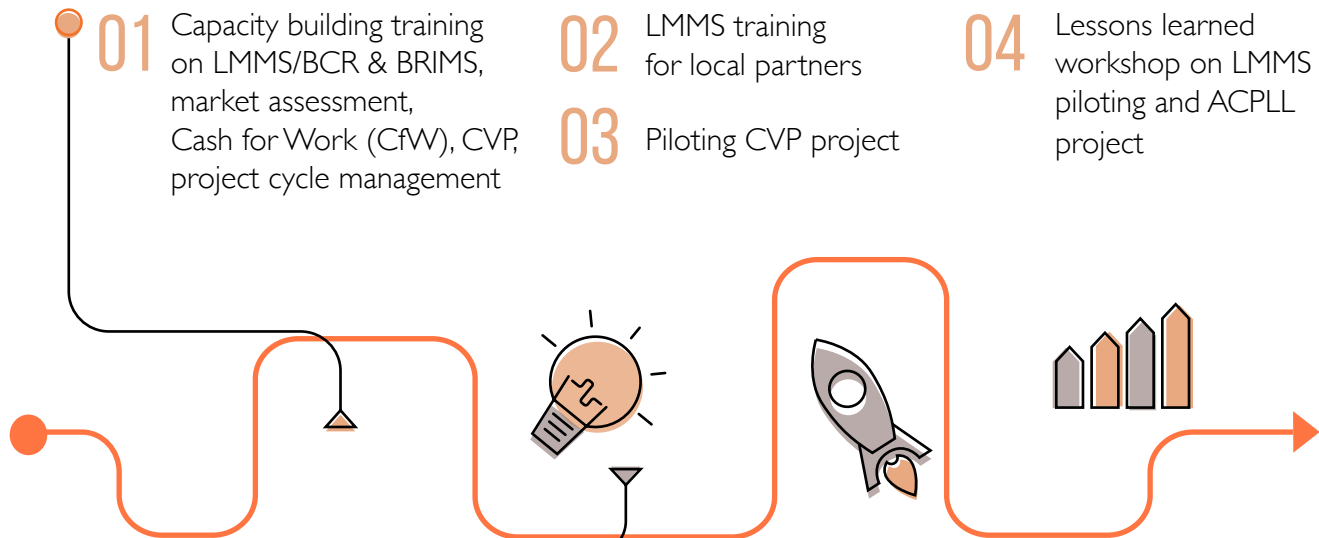


# Roll-out Timeline and Training

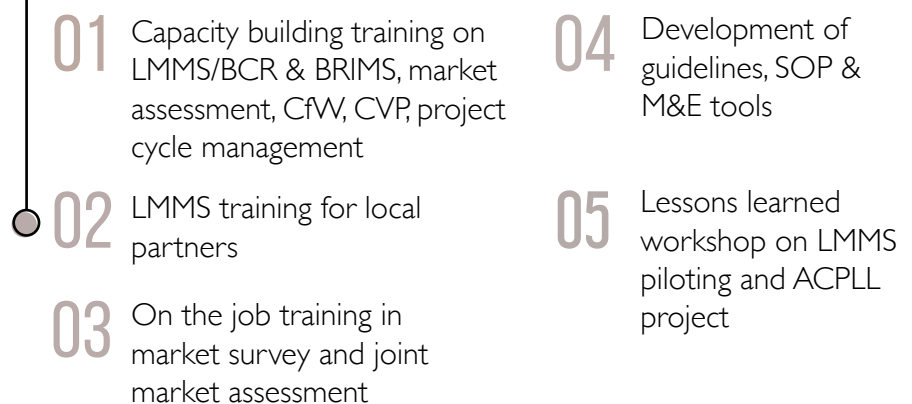
One of the key focus areas in scaling up our cash-based programming commitment in the Asia-Pacific region is to build and maintain the institutional capacity to deliver CVP.

## Timeline

### Pilot Roll-out



### Disaster Responses Implementation



## Training

Various training activities have been conducted to increase the capacity of staff and partners or stakeholders in utilising different CVP tools. The training activities also give them a clearer understanding of the accountability processes. Training helps to ensure quality implementation of humanitarian programmes that reach the most vulnerable, especially those in remote locations. It also helps build the skills of participants in designing context-specific cash and voucher-based projects and selecting appropriate interventions.

Sensitisation programmes are part of the training for the affected community members. This helps them comprehend the concept for CVP, including how it helps them receive timely aid and gives them the power to choose the aid most appropriate to meet their needs.

# Last Mile Mobile Solutions (LMMS)

**Countries:** INDONESIA MYANMAR PHILIPPINES SRI LANKA BANGLADESH



**255** WV staff trained



**2,083**

**households benefitted from the outreach**

(**5,814** people and **2,468** children)



**47** people among stakeholders trained (13 partner staff and 34 community members)



**113** people among stakeholders involved (not trained)

(12 partner staff, 23 government staff, 8 service provider staff and 70 community volunteers)

LMMS, a stand-alone technology solution developed by World Vision in collaboration with the IT industry, combines software applications with custom hardware to digitise (and simplify) beneficiary registration, verification, distribution planning and management, monitoring, and reporting with the ability to integrate with third-party applications.

Using various learning methods like presentations, discussions and demonstrations, LMMS training participants are exposed to the LMMS system operations and requirements, benefits, usage and access, data entry and analysis, digital identity (registration and printing card), distribution in-kind and in-cash, multi-agency management, management insight, and analysis (report, dashboard, analytical report).

Demonstrations and practice exercises, like creating CfW projects, registering beneficiaries, creating attendance lists, managing payment and generating reports, are organised to simplify technical concepts and enable participants to visualise the processes.

## BeCashReady (BCR)

**Countries:** INDONESIA MYANMAR PHILIPPINES SRI LANKA BANGLADESH



**179** WV staff trained



**967**

**households benefitted from the outreach**

(**3,891** people and **1,937** children)



**9** people among stakeholders trained (community members)



**95** people among stakeholders involved (not trained)

(6 partner staff, 13 government staff, 6 service provider staff and 70 community volunteers)

BCR is used to organise effective cash projects, which includes planning, registration, distribution, monitoring and reporting features. Besides providing an overall understanding of the BCR mechanism, the training provides a platform for participants to learn how to input data into the system and use it as a monitoring tool.

Participants interact with their trainers during online sessions, exchange ideas and refine their contextualised cash plans further. BCR is currently being managed by World Vision International.

# Market Assessment

**Countries:** INDONESIA PHILIPPINES SRI LANKA BANGLADESH

 **52 WV staff trained**

 **29 people among stakeholders trained**  
(26 partner staff and 3 government staff)


 **3 people among stakeholders involved (not trained)** (2 partner staff and 1 government staff)


This workshop assists participants, mainly government agencies, to learn more about the local markets. The basics of market assessment include the assessment process, market mapping, risk analysis and mitigation measures, delivery mechanism, technologies, and financial service provider assessment.


## Cash for Work (CfW)

**Countries:** INDONESIA SRI LANKA

 **37 WV staff trained**

 **9 people among stakeholders trained**  
(community members)

 **2,532 households benefitted from the outreach** (9,029 people and 3,329 children)

 **95 people among stakeholders involved (not trained)**  
(6 partner staff, 13 government staff, 6 service provider staff and 70 community volunteers)

CfW provides short-term employment to the most vulnerable by involving them in public projects (like labour work) in exchange for cash. The cash payment for the labour services provided empowers those affected to decide on how the money will be spent to meet their pressing needs.

During training, participants are oriented on CfW concepts and learn to use LMMS to create projects for CfW, identify beneficiaries and create attendance lists. LMMS is integrated into this programme to ensure a more secure payment procedure and monitoring. Experience sharing is conducted to attract more participation from the community.

## CVP Project Cycle Management

**Countries:** INDONESIA MYANMAR

 **65 WV staff trained**

This training exposes participants to CVP project cycle phases and its objectives. It covers six topics:

- CVP global trend and strategic direction
- CVP project design
- CVP project implementation
- Market assessment
- MEAL
- CVP simulation

Refresher courses are conducted from time to time to reinforce existing concepts and sharpen the skills of the staff.

# Indonesia

## Country Overview

An archipelago of over 17,000 islands located on the Pacific 'Ring of Fire',<sup>2</sup> Indonesia is vulnerable to volcanic eruptions, earthquakes, floods and tsunamis. Nearly

148 million people live in areas prone to natural disasters, and

over 650,000 people on average are annually affected by disasters.<sup>3</sup> Indonesia is highly exposed to tsunamis, based on risk analysis of historical events. The most notable tsunami was the 2004 Indian Ocean Tsunami, which killed approximately 167,000 people in Indonesia alone and cost an estimated USD 10 billion in damages.<sup>4</sup> Over the last 30 years, there has been an average of 289 significant natural disasters per year.<sup>5</sup> Indonesia ranks 5th, out of 265 countries ranked, with USD 3.46 billions of GDP potentially lost to a tsunami-related disaster event, and ranks 11th, out of 153 countries, for earthquakes, with USD 79.13 billions of GDP potentially lost.<sup>6</sup> The need for immediate life-saving assistance is pertinent for survival, and fast recovery is essential to reach a sense of normalcy.



## CVP Implementation in Emergency Responses

Programme implementation locations:

- 📍 Earthquake-affected Lombok West Nusa Tenggara province
- 📍 Earthquake and tsunami-affected Palu Central Sulawesi province
- 📍 Volcano eruption-affected Banten province

CVP was chosen as the intervention modality for all these responses to strengthen the local market economy. CVP was also recognised, as the most efficient way to meet the immediate needs of the affected community with speed and less cost implications, providing flexibility and dignity to the recipients by granting them the power of choosing which needs to prioritise.

## Areas Selected

Location	People Benefitting	Modality	Usage
<ul style="list-style-type: none"><li>• Lombok, Padak Guar and Sokong villages</li></ul>	<ul style="list-style-type: none"><li>• Households with severely damaged houses</li><li>• Households still living in tents during recovery</li></ul>	Unconditional or conditional CfW	Materials to build sturdier temporary cash assistance shelters with better protection
<ul style="list-style-type: none"><li>• Palu, Central Sulawesi province</li><li>• Banten, South Lampung district</li></ul>	Families who lost their livelihood like fisherman	<ul style="list-style-type: none"><li>• CfW (temporary source of income)</li><li>• Remuneration through bank transfers based on the attendance list generated by LMMS</li><li>• Jobs including cleaning debris from public infrastructure</li></ul>	



## Location 1 – LOMBOK

(Lombok Earthquake Emergency Response – LEER)

Sector	Community	Cash Distributed
Shelter	2 villages benefitted (Padak Guar and Sokong)	USD 56,919
Livelihood - CfW	754 households benefitted	Donors: WV Canada
	2,042 people benefitted	
	548 children benefitted	



## Location 2 – PALU

(Central Sulawesi Earthquake and Tsunami Emergency Response – CENTRE)

Sector	Community	Cash Distributed
Livelihood - CfW	52 villages benefitted	USD 1,525,110.09
NFI - Kitchen Utensils	8,561 households benefitted	Donors: OFDA
	30,209 people benefitted	
	11,149 children benefitted	



## Location 3 – BANTEN

(Sunda Straits Tsunami Emergency Response – SSTER)

Sector	Community	Cash Distributed
Livelihood - CfW	12 villages benefitted	USD 172,868.61
Health - Infant Young and Child Feeding	1,092 households benefitted	Donors: DEC UK,
NFI - Kitchen Utensils	4,243 people benefitted	WV Korea and
	1,049 children benefitted	WV Hong Kong

## Tools and System

- **LMMS:** Beneficiaries registration distribution (e-money, kitchen utensils, personal gear, working tools, etc.)
- **CfW**

## Key Partners

- Government: The Social Service Department office at the province level, in Lombok
- Village Leaders in Padak Guar village and Sokong Village
- Bank Rakyat Indonesia (BRI)
- BPJS (Social Insurance Administration Organisation)
- National and provincial cash working group
- Provincial Bank: Bank Sulteng
- Post Office

## Moving Forward

- **Become one of the lead agencies** in providing technical expertise and support for building the capacity of NGOs, government and partners, in CVP preparedness
- **Influencing policies and practices of CVP**, at the national and provincial level, through Cash Working Group (CWG)
- **Provide guidelines for CVP and contextualised business processes** for sectoral programming

# A Roof Over My Head

It is very crowded in Bank Sulteng, Tawaeli, Palu city. Lisnaningsih, a 39-year-old mother of four, gathers along with many people and queues up to register her documents for bank account administration before entering the bank.

Lisnaningsih is registered to receive Multi-Purpose Cash Assistance (MPCA) from Wahana Visi Indonesia, a local partner of World Vision.

'We lost a lot. The (Central Sulawesi) tsunami damaged my house. It broke the walls and roof. My husband is a fisherman and that used to be our main source of income, but after the tsunami hit last year he lost his job. I used to supplement my husband's earning by selling nasi kuning (yellow cooked rice) in a stall near Pantoloan high school. But the earthquake damaged the stall, and I lost my job too. It is not easy to care for four children with no steady income,' says Lisnaningsih.

With no security of a house or a job, Lisnaningsih now has to grapple with finding avenues to pay for her children's school tuition.

'Educating our children was important to me, but with no income and no security of a home, we were scrambling for survival, each day,' says Lisnaningsih.

In the transition phase from relief to the recovery, the MPCA programme has supported households affected by the Central Sulawesi earthquake and tsunami to rebuild their lives.

---

'Rebuilding my damaged house is the urgent need so that my children have a safe place to live.'

MPCA programming helps restore the dignity of survivors by giving them the power to choose which life-saving need to prioritise. For Lisnaningsih, having a roof over her family's head is the number one priority.

'Rebuilding my damaged house is the urgent need so that my children have a safe place to live. I just received 1 million rupiahs, Alhamdulillah, thank you Wahana Visi Indonesia for helping me. I will use the money to buy cement, sands and zinc sheet to repair my damaged house,' says Lisnaningsih.

Unrestricted cash transfer as a relief assistance modality is not restricted to one purpose, and survivors are free to make decisions in using their money. For the next phase, Lisnaningsih intends to use the money as capital to open her business again.

'Since many of our husbands lost their jobs, women in our village will use the money as capital to start their business. This will keep some income flow coming in. For me, I will start nasi kuning business again,' she says.

As of July 2019, with the funding support from U.S Agency for International Development (USAID)'s Office of Disaster Assistance (OFDA), Wahana Visi Indonesia, through the MPCA project, has provided for the urgent needs of 3,854 community members, covering 11 villages in the Palu, which is one of the regions severely affected by the Central Sulawesi earthquake and tsunami disaster.





INDONESIA. The implementation of the BNT Padat Karya programme (CfW) uses the LMMS system in distributing work tools received by BNT participants. Each household gets a card to be able to receive a number of work tools, which includes gloves and boots as well as a shovel and spoon push that are received in groups.

# Bangladesh

## Country Overview

A flat topography with low-lying areas combined with its population density and socio-economic environment are predominantly what make Bangladesh highly susceptible to many natural and manmade hazards, including floods, droughts, cyclones, earthquakes, fire and infrastructure collapses. It is the world's 8th most populous country, with an estimated population of 165 million.<sup>7</sup> More than 80 per cent of the country's population is potentially exposed to floods, earthquakes and droughts, and more than 70 per cent to cyclones. On average, Bangladesh experiences severe tropical cyclones every three years, and about 25 per cent of the landmass is inundated with floodwater every year. Severe flooding occurs every four to five years and covers 60 per cent of the landmass.<sup>8</sup> A quarter of land in Bangladesh hovers less than 7 feet (2.13 meters) above sea level.<sup>9</sup> The increase in frequency and severity of the floods has an impact on the increase in the vulnerability of the community, particularly the rural communities residing in low-lying coastal areas. According to the Global Climate Risk Index 2018, Bangladesh emerged as the 6th most-affected country between 1997 and 2016, with 187 recorded events of disasters in total.<sup>10</sup>



## CVP Implementation in Pilot Roll-out

Programme implementation locations:

- 📍 Flash flood-affected Khohshabari Union under Nilphamari Sadar Upazila
- 📍 Flood-affected Tahirpur in the Haor region

Both Nilphamari and Tahirpur were selected for the CVP roll-out, as they have experienced flooding that has caused severe damages to houses and infrastructure. In 2017, people of Nilphamari lost most of their livestock, while in Tahirpur, 90 per cent of seasonal 'Boro' crops were damaged and 70 per cent lost their livelihood. Poor households were forced to resort to negative coping mechanisms like selling assets, taking loans and reducing food intake. Due to the disruption of livelihood and income-generation activities, people did not have sufficient money in hand to meet their immediate needs.

In Nilphamari and Tahirpur, CVP selection was mainly driven by contextual analysis, which included appropriateness, feasibility, objective and the operating cost. Presence and functionality of the local market made cash transfer a more viable option, even in the remote areas. The market could meet any increase in demand and the ability to rapidly restock supplies. Cash injections had the potential to boost the local market, gradually restoring the economy and the community to normalcy. CVP could not only meet the communities' immediate needs but also help support immediate structural reconstruction.

The inclusion of effective, user-friendly and contextual mechanisms – like LMMS, BCR, Mobile Money Transfer (MMT) and local Financial Service Providers (FSPs) – in CVP also reduced the high risk generally involved in carrying cash through remote areas. CVP, as a modality of humanitarian assistance, complements in-kind assistance, particularly in areas of functioning local markets, enabling humanitarian organisations to reach those in need, with speed and efficiency.



## Areas Selected

Location	People Benefitting	Modality	Usage
◦ Nilphamari	◦ Marginal farmer ◦ Most vulnerable people or distressed families	◦ Multipurpose cash ◦ Livelihood cash grant	◦ Support initial needs ◦ Enhance household development (livelihood)
◦ Tahirpur	People living off farming agriculture, fishing and day labourer	Multipurpose cash grant	◦ Pay debts ◦ Routine needs



### Location 1 – NILPHAMARI (Pilot)

Location	Sector	Community	Cash Distributed
Kukradang village, Ramkola village, Khkoshabari village	Cash programming Livelihood support (LMMS pilot project)	<b>3</b> villages benefitted <b>33</b> households benefitted <b>144</b> people benefitted <b>69</b> children benefitted	USD 1,995



### Location 2 – TAHIRPUR (Pilot)

Location	Sector	Community	Cash Distributed
Anowerpur village Chiksha village	Cash programming Livelihood support	<b>2</b> villages benefitted <b>35</b> households benefitted <b>151</b> people benefitted <b>70</b> children benefitted	USD 1,867

## Tools and System

- **BeCashReady (BCR):** Create projects
- **Last Mile Mobile Solutions (LMMS):** Beneficiary registration and distribution
- Beneficiary selection through **direct Door-to-Door visit, survey by Key Informant Interview (KII) and Focus Group Discussion (FGD)**
- **Tab, Laptop, Printer, Server:** Beneficiary data entry, data processing, create LMMS ID and print beneficiary card
- **MMT:** Money transfer (distribution) using BKash

## Key Partners

- Cash Working Group Bangladesh
- Local Community
- Local government, Village Development Committee (VDC), Child Forum (CF), community members and local leaders
- BKash and Standard Chartered Bank

## Moving Forward

- **Create an opportunity to maximise the learning from ACPLL project** with secured fund resources from a global innovation fund and start a 10-month project to scale up CVP in a remote location
- **Develop a structure for managing cash programming through LMMS/BCR**
- **Incorporate LMMS/BCR systems in WV Bangladesh proposal development** related to humanitarian and development programme
- **Pilot LMMS/BCR programme** during Learning through Evaluation with Accountability and Planning (LEAP) 3 programme

## Staff Reflection

### Cash Pilot in the Remotest Flood-affected Regions

*Bibhudan Biswas, Area Programme Manager, Sunamganj*

In my 19-year journey with World Vision Bangladesh, almost every year I have witnessed natural disasters like a cyclone, flood, flash flood, river erosion or cold wave batter the country, and organisations like World Vision, along with the support of the government, respond to the immediate needs of the affected population.

During the emergency phase of any response, life-saving needs like food, shelter, water, child protection and medical care are prioritised. It requires fast action from stakeholders including the government, non-government and private sector organisations to meet the needs of the affected population and mitigate further risks. Considering the nature of the disaster, scale, intensity and damages, human needs vary for different groups.

Humanitarian responses have also evolved over a period of time. Relief in emergencies was mostly in-kind, but now we are moving towards CVP to meet our commitment to deliver 50 per cent of our humanitarian aid through a multi-sectoral and multi-purpose cash-first approach by 2020. CVP gives power to the affected population to take ownership in fulfilling their urgent needs.

With the introduction of any new system, approach or process, training is essential for ensuring a smooth roll-out. World Vision always takes the initiative to orient its staff first.

Staff get intense capacity building training that facilitates the robust implementation of programmes like CVP.

I was selected to be part of the capacity building training on BCR and LMMS. It was really useful for me to get an in-depth understanding of the various software and apps needed for CVP roll-out, and I was able to orient our teams in the field about the systems and processes in preparation for the pilot.

When it came to selecting a location, we chose a World Vision operational area which was in a disaster-prone region and remote. In Tahirpur, the communities are scattered and dispersed. Due to its remoteness and poor transport connections, it is harder to reach, and commuting from one community to another is challenging. These challenges add to the vulnerabilities of the communities during disasters. Every year, flash floods hit the area and cause damage to crops and infrastructure.

After designing a BCR project, for the roll-out, it was linked to the LMMS software which supported the various processes of beneficiary registration; information provision; mass enrolment; creating a final distribution plan; generating a master roll; preparing, printing and distributing LMMS ID cards; and finally, facilitating cash distribution to the beneficiaries. The steps during the whole cash distribution process – including beneficiary registration, identification and verification – was digitised with the use of tablets.

Another Cash Transfer Programme mechanism, called Mobile Money Transfer (bKash), was also rolled out during the CVP pilot. We supported the beneficiaries in opening their bank accounts where they would receive



BANGLADESH. Beneficiary registration with a tablet.

the cash assistance. Once the distribution was closed, the software generated multiple automated reports. These automated reports are more clear, accurate and faster to produce, making the reporting process more efficient.

With the introduction of new systems comes new challenges. As Tahirpur is so remote, communities were not very technologically savvy. Despite sensitisation, people often forgot their PIN or tried to open a bKASH account forgetting that they already had an account with the same registered SIM card. Technical difficulties added to the complexity of the implementation, at times prolonging times to deliver the cash. But, during the whole process, the Village Development Committee members were involved in ensuring local-level monitoring and accountability. The pilot testing really

helped World Vision in Bangladesh to identify the gaps and work on improving our programming initiatives. Though there were challenges, overall the community was satisfied with the new modality of relief assistance. They accepted the new approach with much joy and excitement.

Bangladesh being a disaster-prone country and experiencing multiple disasters each year, needs new, agile and responsive systems of aid delivery. I believe that if we can train people in CVP tools and systems, and ensure the required logistics, infrastructure (like tablets, laptops, ID card printing machines and servers), are in place, we can be very quick to scale up CVP in any emergency response and respond to the urgent needs of the affected population with agility, restoring their dignity by giving them a choice.

# Sri Lanka

## Country Overview

Located at the tip of the Indian sub-continent and surrounded by the Indian Ocean, Sri Lanka is an island country that experiences two seasons driven by the monsoons every year. From May to July, the southwest monsoons drive heavy rainfall across the western slopes, causing landslides, whereas the northeast monsoons, from December through February, bring the highest amount of rainfall to the country's farming community. Flash floods resulting from the northeast monsoons are often exacerbated by cyclones that rise in the Bay of Bengal. In 2004, almost two-thirds of the Sri Lankan coast was affected by the tsunami originating from the Indian Ocean, which showed the country's vulnerability to low-frequency but high impact events.<sup>11</sup> In May 2016, Tropical Storm Roanu triggered flooding and landslides in 22 out of 25 districts, causing 90 fatalities and damages/losses amounting over USD 570 million.<sup>12</sup>



In recent years, the country has experienced a sharp contrast in weather due to the effects of climate change. In spite of the heavy monsoon rains, some areas have been experiencing droughts. In June 2017, severe droughts occurred immediately after the floods, which led to widespread crop failure affecting over 900,000 people.<sup>13</sup> In comparison with the decade ending in 1983, the number of disasters caused by natural means has increased by 22 times in the last decade.<sup>14</sup>

## CVP Implementation in Pilot Roll-out and in Emergency Responses

Programme implementation locations:

- 📍 Drought-affected Navagaththegama
- 📍 Flood-affected Mullaitivu district

In Navagaththegama, since 2015, prolonged drought in the area has impacted communities, primarily farmers. Due to the lack of water, livestock perished, and crops failed, causing economic losses. Livelihood disruption of the community during droughts took a major toll on household incomes, community health and children's educations. Water had to be transported from more central areas, costing a higher price. Most people were in debt. The cash injection was the best option to meet the immediate needs of the community in the shortest time period. CVP was chosen, as a humanitarian assistance modality, to help rebuild the economy and the agricultural livelihood of the community. CVP was also recognised as the most effective way, to ease the challenges faced by families who struggled to meet immediate needs such as food and water with reduced cost implications. Two cash interventions, CfW and Cash for Food, were initiated in this area.

In December 2018, during the flash floods in Mullaitivu district, the northern region, people had very little time to evacuate and reach high land. People left their homes and found temporary refuge in safe centres. While flash floods caused damages to houses, livestock and crops, it also disrupted the normal functioning of businesses. CVP, using the LMMS system, made distribution more organised and efficient in tracking, preventing duplication. In a high-risk country, CVP implementation is one of the crucial interventions in building a more resilient community. At the same time, giving flexibility to the affected population, in choosing which needs to priorities, restoring their dignity.



## Location 1 – Nawagaththegama Area (Pilot)

Location	Sector	Community	Cash Distributed
Puttalam district is an area located in the North-western Dry Zone	Food CfW	486 households benefitted 1,944 people benefitted 972 children benefitted	USD 70,478 Donors: WV Canada WV Hongkong



## Location 2 – Mullaitivu District (Northern Flood Response)

Location	Sector	Community	Cash Distributed
Mannakandal and Malligaitivu in Puthukudiyeruppu DSD <sup>15</sup> Peraru in Oddisuddan DSD	Food security	3 villages benefitted 413 households benefitted 1,652 people benefitted 826 children benefitted	USD 39,051 Donors: WV US

## Tools and System

- **LMMS, BCR** for beneficiary registration, project planning, managing distributions and reporting
- Use of **Dialog mobile eCash** during the first distribution
- Use of the **local bank** for money transfers to bank accounts of beneficiaries
- Use of **video and case studies** to report project impact and progress
- **Post-distribution monitoring** conducted at the end of the project

## Key Partners

- Government authorities: Divisional Secretary, Grama Niladari
- Water Board
- Medical Office of Health
- Local Cooperative Bank
- Co-operative Shop

## Moving Forward

- **Use CVP for emergency responses** during floods, landslides, in addition to, responding to drought
- **Involve other I/NGOs in joint work**
- **Allot possible fund resources for CVP implementation** to other identified disaster-prone regions, across the country, like during the Anticipatory Response for the northeast monsoon in Batticalao

# Help in Time Makes All the Difference

Suranjika's garden is filled with laughter as her daughters play 'house'. Cooking on a small fire with their tiny cooking utensils, the children find immense joy in recreating their mother's kitchen routine. A few metres away, Suranjika works on clearing a small patch of land to plant some pineapple plants and add more saplings to her extended garden collection.

Arriving at a state of joy and fulfilment wasn't an easy journey for Suranjika. Overcoming her unsettling ordeal in the past, she gives thanks, looking forward to a brighter tomorrow.

Life was never the same for 39-year-old Suranjika, a mother of four children. Losing her youngest one-month-old daughter to a congenital disease cut her like a knife. Reeling in pain, Suranjika had to be brave for her other children. But the condition of drought that plagued her village, Welewewa in Navagaththegama, made matters worse. Suranjika's emotionally battered frail frame struggled to carry the weight of her responsibility, landing her in the hospital.

Amid all the turmoil, Sampath, Suranjika's husband, found some respite when he joined the Cash for Work programme, initiated by World Vision. His job was to take care of four milking cows that earned him wages for the work done. The safety net of USD 105 (19,000 LKR), received through the CVP not only covered for Sampath's hospitalisation charges but also was used to purchase seedlings and equipment for farming.

Suranjika was finally home from the hospital and reunited with her family. Handing over the reins of the family and the home garden to Suranjika, Sampath soon took an assistant carpenter job in Polgahawela, 100 km from his home.

Despite the loss, Suranjika eventually found strength in attending to the needs of her three children. During her husband's long absences, she spends her time caring for the home garden.

'Working in the home garden makes me happy. I am able to do something productive to take care of my family. I planted seeds of many different vegetables and within weeks saw significant growth. By regularly nurturing the soil with natural fertilisers, I was able to create a ground that grew to be sustainable for agricultural development,' says Suranjika.

Seasonal rains allowed the plants to thrive, and Suranjika was soon able to enjoy the fruit of her labour.

'We make the most of the rainy period. We grow more vegetables and sell them. It increases our profits,' she says.

Keeping some aside for her family, Suranjika was even able to sell the rest of the produce in the local market.

'Whatever I got from the sale of the vegetables was just sufficient to fill our immediate needs. The area where I live has been receiving rains over the past few months, which has reduced my trips to the canal to fetch water for the plants. We receive water from the supply lines only three days a week,' she says.

Suranjika was also able to save USD 11 of USD 105, given by World Vision, in the bank. She used a portion of the money for her child's nursery concert. Portions of Sampath's income was diverted towards her children's education.

---

'Working in the home garden makes me happy. I am able to do something productive to take care of my family.'



SRI LANKA. Suranjika's children working in their home garden.

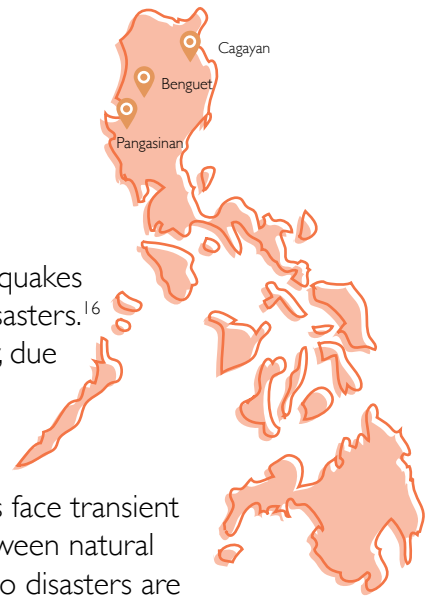
'I am waiting for my husband's arrival. We will go to buy school supplies for the children and get their new uniforms stitched for the next school year. The children are also excited. I am so grateful for the timely help and support we received through the cash programme intervention. We were able to use the money, to purchase what we needed the most,' said Suranjika.

Suranjika's children – 16-year-old Dihara, 11-year-old Pramudhika and 6-year-old Amarsha – are all in school. Dihara and Pramudhika are also members of the Siddhartha Kakulu Children's Club, initiated by World Vision.

# The Philippines

## Country Overview

Primarily located in the Pacific 'Ring of Fire,' the Philippines is prone to many earthquakes and typhoons, making about 74 per cent of its population vulnerable to natural disasters.<sup>16</sup> The Philippines ranks third in the world for being the most disaster-prone country, due to the frequent occurrences of typhoons and the presence of tectonic faults and active volcanoes all over the country.<sup>17</sup> In 2013, Typhoon Haiyan had a devastating impact on the Philippines, affecting approximately 16 million people in over 44 provinces, with over 6,000 casualties.<sup>18</sup> Per year, an estimated half a million Filipinos face transient consumption poverty due to natural disasters, validating the close connection between natural disasters and poverty. In the Philippines, the average annual well-being losses due to disasters are estimated at USD 3.9 billion per year, which is more than double the asset losses.<sup>19</sup> Therefore, there is a need to increase the resilience of the community towards disasters through various interventions.



## CVP Implementation in Emergency Responses

Programme implementation locations:

- 📍 Typhoon-affected Baggao, Cagayan Province
- 📍 Flood-affected Pangasinan

In the provinces of Baggao and Cagayan, Typhoon Mangkhut affected most of the population. In the municipality of Baggao, Alcala and Gattaran, people lost their livelihood earning due to severe crop damage (90 to 100 per cent of the rice and corn plantations were significantly damaged), and, in Benguet Province, small-scale mining operations, were halted. According to the assessment and community consultation, livelihood assistance, in the form of agricultural inputs (seeds, fertilisers) and cash, were among the top three needs expressed by the affected communities.

While in the northern and central part of Luzon, Tropical Depression Josie and Habagat (local name for southwest monsoon) brought moderate to heavy rains, triggering landslides and floods. Flooding caused significant agricultural and livelihoods damage in Pangasinan.

In both responses, World Vision chose CVP mainly because the market was functional. CVP was used to empower and provide flexibility to the beneficiaries, giving them the freedom to buy immediate needs that suited their family needs. Apart from strengthening the local economy and assisting with the livelihood of the communities – mainly in the form of agricultural resources – CVP also was chosen to avoid the duplication of goods and resources provided by other humanitarian organisations.



## Areas Selected

Location	People Benefitting	Modality	Usage
<ul style="list-style-type: none"> <li>◦ Baggao, Cagayan and Benguet</li> </ul>	<ul style="list-style-type: none"> <li>◦ Households with severely damaged houses</li> <li>◦ Farmers with small holdings</li> <li>◦ Non-landowning farm labourers</li> </ul>	<ul style="list-style-type: none"> <li>◦ CfW (labour support)</li> <li>◦ Cash for livelihood provided seeds (rice, agricultural, corn and vegetable) support</li> </ul>	<ul style="list-style-type: none"> <li>◦ Build or repair shelters</li> <li>◦ Livelihood</li> </ul>
<ul style="list-style-type: none"> <li>◦ Pangasinan</li> </ul>	<ul style="list-style-type: none"> <li>◦ Families who lost their livelihoods</li> <li>◦ Vulnerable groups</li> </ul>	Unconditional CfW	Family needs



### Location 1 – CAGAYAN & BENGUET (Typhoon Mangkhut)

Sector	Community	Cash Distributed
Shelter	23 villages benefitted	USD 191,586.11
Livelihood	2,728 households benefitted	Donors: OFDA, ADH, WV Singapore
	10,602 people benefitted	
	3,860 children benefitted	



### Location 2 – PANGASINAN (Tropical Depression Josie and Habagat)

Sector	Community	Cash Distributed
Food	2 villages benefitted	USD 1,867
NFI	651 households benefitted	Donors: WV USAO
Cash (Unconditional)	3,227 people benefitted	

## Tools and System

- **LMMS:** Used for beneficiary targeting and registration, voucher distribution management, and reporting
- **Cash payouts with FSP or provision of vouchers:** Acknowledgement upon distribution
- **Beneficiary work monitoring:** Help desk and interview for feedback from community

## Key Partners

- Financial service providers: MLhuillier, Palawan Express
- Department of Agriculture (DA) and Department of Social Welfare and Development (DSWD) and Municipal Disaster Risk Reduction Management Office
- Barangay Leaders

## Moving Forward

- Increase number of FSPs as strategic partners in different types of locations (rural and urban) that assist cash distribution whenever a bigger response is required
- Pre-position Value (Paper) Voucher as an alternative when other mechanisms are not available for the cash transfer
- Utilise Digital Gift Certificate through partnerships with third party service providers that make purchase and delivery of goods/supplies, leading to a more efficient implementation
- Focus on local partnering as an essential tool in programme implementation by studying and conducting assessments
- Strengthen partnership with local government units to ease future CVP implementation



## Better Days for Benita and Her Children

Benita couldn't stop smiling. 'This is my house now. Thank you so much,' says 45-year-old Benita, a mother of five.

Pointing to her kitchen garden she says, 'These are the vegetables left from my garden. But, after I plant the seeds I got from World Vision, I will have more vegetables to sell. Blessings are overflowing and, I am thankful.'

It was a tough year for her family. Typhoon Mangkhut, which struck Cagayan province last September, damaged their house and decimated her vegetable garden. Before Typhoon Mangkhut, Benita originally earned USD 4 (P200), after selling her produce from the kitchen garden, to provide for her family. Along with that, she provided manicure-pedicure services, adding another USD 3 to USD 6 (P150 to P300) to her weekly income.

---

'After I plant the seeds I got from World Vision, I will have more vegetables to sell. Blessings are overflowing and, I am thankful.'

'My children were forced to skip classes because I could not provide for their school supplies. I barely had enough money to feed them three times a day,' she says.

Benita is one of World Vision's Shelter and Livelihood Recovery beneficiary. 'When they gave me this LMMS card, they told me to look after it well, because this was my means of receiving shelter materials and vegetable seeds. And so, I looked after it well. I felt good whenever I looked at it because it gave me hope that help was on its way,' says Benita with a smile on her face.

Aside from the corrugated iron sheets and plywood, she was able to procure other shelter materials through the cash voucher. Currently, Benita's family is living in the house she rebuilt with those shelter materials. Benita also joined World Vision's CfW Programme, which helped her earn USD 48 (P2,500), at the end of the five-day work cycle.

'With the cash I got, I was able to get what I needed very quickly. It is helping me to get back on my feet after the losses I suffered due to the typhoon. Now, with the earning I make from my kitchen garden, I will be able to invest in my children's future, especially on their education,' says Benita.



PHILIPPINES. Aira and Benita during a World Vision orientation for shelter beneficiaries.

# Myanmar

## Country Overview

Myanmar is one of the countries in South East Asia vulnerable to a wide range of natural disasters and at highest risk of natural disasters.<sup>20</sup> The country's coastal regions are exposed to cyclones, tropical storms and rainfall-induced flooding, while the mountainous regions are exposed to landslide risks. Floods account for 50 per cent of the total number of disasters in Myanmar, while storms are known for being the major cause of disaster-related death and estimated damage cost.<sup>21</sup> Disasters have cost Myanmar, over USD 1 84 million, annually.<sup>22</sup> Seventy-seven per cent of 241,000 displaced people are women and children, and those displaced, remain in camps after fleeing violence in Kachin, Kayin, Shan and Rakhine states.<sup>23</sup>



Cyclone Nargis that ripped through the country in 2008 was the most devastating natural disaster in the history of Myanmar, affecting nearly one-third of the population and costing over USD 4 billion in damages.<sup>24</sup> Over the years, early warning and disaster preparedness have attributed to the relatively low level of casualties and economic losses. For example, during Cyclone Giri in 2010, the number of casualties was as low as 45 people, as compared to Cyclone Nargis that claimed 140,000 lives.<sup>25</sup> Keeping in mind the advantages of cash transfer modality, CVP has been identified as an efficient way to provide relief assistance in Myanmar, and CVP has been scaled up by many agencies in-country.<sup>26</sup>

## CVP Implementation in Pilot Roll-out

Compared to other townships in the Yangon region, the communities in Hmawbi are most affected by disasters like flooding and heavy storms. The 50 most vulnerable households (HH) from 25 villages were selected to participate in the pilot CVP project. An accessible market and proximity to Yangon city made cash transfers a viable modality for relief assistance in Hmawbi. Compared to providing in-kind assistance, CVP had the potential to directly benefit the local market, renew or strengthen the local economy and reduce the overall expenses in terms of transportation, storage of food and other operational costs. Due to the use of a digital payment system, CVP was reviewed as a more efficient, time-saving and cost-effective process to receive assistance, reducing unnecessary risk such as loss or damage of goods.



### Hmawbi Township, Yangon Division (Pilot)

Location	Sector	Community	Cash Distributed
◦ Hwabi Township	◦ Food Security	25 villages benefitted	USD 1,800
	◦ Nutrition	50 households benefitted	
	◦ Livelihood	273 people benefitted	
		131 children benefitted	

Apart from the Hmawbi pilot, seven other CVP projects in Myanmar reflect the effectiveness of ACPLL training, workshop and sensitisation, leading to the improvement and strengthening of staff capacity in CVP.

## CVP Implementation in Emergency Responses

Location	Sector	Community				Cash Distributed (USD)	Donors
		(camp/villages)	(households)	(people)	(children)		
◦ Kachin	Food Security	20	2,508	12,587	373	1,031,646.77	WFP WV Australia WV Austria WV New Zealand
◦ Loikaw	Food Security	10	-	836	-	80,910.55	WFP WV Japan
◦ Sidoktaya	Food Security	18	-	1,165	-	74,475.40	WFP WV Japan
◦ Dagon Seikkan	Food Security	10	850	850	-	40,468.55	WFP WV Japan
◦ South East	Food Security and WASH	52	4,241	19,545	-	269,651.48	WFP UNICEF WV Austria
◦ South East	Food Security	19	-	1,648	-	91,176.56	WFP WV Austria
◦ Maungdaw	Food Security	10	-	771	-	66,095.88	WFP WV Australia WV Japan

## Tools and System

- **LMMS:** Beneficiaries registration and one-time cash distribution
- **BCR:** To prepare, design and track sector-based and multi-purpose cash programmes

## Key Partners

- **Government:** Department of Social Welfare
- **Community**

## Moving Forward

- **Scale up CVP** in different sectors through a digital payment system for both conditional and unconditional cash transfers in fragile-context disaster response and recovery operations.
- **Enlarge coverage of CVP** by implementing in other locations (Kachin, Maungdaw, Loikaw, Maungdaw, Buthidaung, Mrauk U, Kyauk Taw, Northern Shan) through various projects in collaboration with a range of partners (WFP, UNDP, WV New Zealand, BMZ, etc.) who contribute to improving food security, nutrition and livelihood of the affected communities and to sustaining long-term resilience.



## My Lucky Card!

'Of course, darling, take this traditional medicine for now. They are good,' 45-year-old Ma Ei, mother of four, convinces her daughter who is suffering from tuberculosis (TB). She knows that she cannot afford to buy good-quality medicine.

Ma Ei lost her husband to TB right after the birth of their youngest daughter in 2010. Shouldering the responsibility of caring for four children alone, Ma Ei found it difficult to keep their small noodle shop running. Soon her daughter was diagnosed with TB, and her health condition deteriorated, showing signs of malnutrition. With no means to earn a livelihood with a sick child, Ma Ei found herself questioning her very existence.

Ma Ei's family is one of the 50 most vulnerable households among 25 villages, selected to be part of the CVP pilot roll-out in Hmawbi Township. Living in the margins of poverty, families like Ma Ei's slip back into real poverty, as their vulnerabilities further increase post-disaster.

'The area where we stay is frequented by disasters, especially floods. Floods make things worse for us. It affects our access to basic needs. Due to the heavy rains, water comes into our house. The winds are sometimes so strong that our roof, made of Nipa palm, gets blown away. The children often fall sick, and I am unable to take them to the health centre, for a check-up,' says Ma Ei.

The news of the CVP roll-out spread in the community. Hearing the news, Ma Ei secretly wished she would get to be part of the pilot testing. Her prayer was answered when a World Vision volunteer handed out a card to

her and informed her about the selection. All 50 families selected were sensitised about the CVP project and CVP systems like LMMS that make the process more effective and efficient.

'I wondered what the cards were for? Were the cards only for the poorest families? What information did they need from me? How was I going to benefit from the card? As I was thinking about all these questions, the staff informed me about the whole process. I told them the condition of my family, how many family members I had. Once I gave all my information, they gave me an ID number and a card. The card gave me money,' she says. USD 1,630 (2,500,000 MMK) was distributed among the 50 HH, using the LMMS system, and each household received USD 33 (50,000 MMK).

---

'How was I going to benefit from the card? As I was thinking about all these questions, the staff informed me about the whole process.'

'The money I got was much needed. I will invest it in reopening my noodle shop and providing nutritious food for my children. I can buy what I need and whenever I want to. With the money I make from my noodle business, I can pay for my children's tuition fees and buy the much-needed medicines for my daughter. This card is a lucky card for us. I will keep it safe. And this will always be with our family. I am so happy. Thanks to World Vision, families like us feel more supported and we now have the power to decide what we can purchase to fulfil our most urgent need,' says Ma Ei.



MYANMAR. Ma Ei cooks food at home for her family.



# CVP Learning Lab Achievements

World Vision's ACPLL project includes five countries, conducting contextual CVP capacity building activities, pilot roll-out and response implementation. Though each country had context-appropriate plans, the experience and lessons learned from the ACPLL will inform and better prepare World Vision's future CVP activities in the Asia-Pacific region.

The ACPLL has allowed participating offices to make significant progress in implementing CVP in their respective countries, not limiting it to emergency response projects but also encompassing World Vision's development and recovery programmes, in line with Our Promise 2030 vision and objectives.

The ACPLL tested the contextualisation capability and feasibility of CVP, as each country office had varying contexts that included:

- the nature and type of humanitarian responses;
- the unique and diverse demography of the communities impacted;
- partnering models;
- customised approaches;
- varying capacities – human and technological.

#### **The ACPLL roll-out validated the significance of CVP in:**

- offering flexibility to the disaster survivors in meeting their urgent and pressing needs;
- stimulating local market/economy;
- empowering survivors to be decision-makers of what humanitarian assistance fulfils their needs;
- being considerably more cost-effective and efficient to implement from an operational perspective.

#### **To achieve our CVP goal, World Vision needs to continue:**

- investing in digital technology to support the work and promote a more effective, accountable, and transparent CVP implementation;
- creating a systematic plan to build technical capacity and competency of staff on CVP and build a highly trained and experienced cadre of CVP experts, including for project cycle management and digital technology utilisation;
- community sensitisation on modality and increasing their digital literacy to fully understand and utilise the benefits of CVP;
- documenting experiences and learning, which requires time and expertise;
- developing robust monitoring and evaluation systems;
- strategic partnerships and collaborations.





PHILIPPINES. World Vision staff register households' information and specific details on individual members within the household using the LMMS technology. Individuals, in turn, receive their own unique bar-coded identification card with a photo.

# Systems and Mechanism

**Last Mobile Solutions (LMMS)** Last Mobile Solutions (LMMS), a mobile information management platform for humanitarian service delivery that was developed by WorldVision, is recognised to be an effective system not only in emergency responses but also in regular development programming to monitor beneficiary information and assistance transfers. This system enables the affected people to have access to humanitarian assistance despite the loss of identification proof due to disaster, through the unique ID card produced by LMMS. WorldVision encourages other humanitarian agencies to be part of the LMMS platform.

**Delivery Mechanism** The delivery mechanism of CVP needs to be context appropriate for every response, like when and where to roll-out direct transfers (cash/voucher) or e-transfers. Major considerations include:

- the length of the response;
- the willingness of the reliable vendors to partner with World Vision;
- beneficiaries' preference of the transfer system;
- the capacity of the implementing offices.

In Kachin, Myanmar, due to infrastructural limitations, such as internet and lack of financial service providers in place, though e-cash had been rolled out, cash in envelopes was still the practice in many locations. The local preference was considered, during distribution.

In Navagaththegama, Sri Lanka, communities were not ready to embrace mobile payments (eZ Cash) even though most households were using mobile phones. The CVP project adapted its programming to overcome this hurdle by shifting from mobile payment to a conventional bank transfer, as most were familiar with their local bank and had possessed savings books. After striking an agreement with the local bank (Cooperative Bank), cash disbursement was initiated, as per the schedule generated by LMMS. Two bank staff worked alongside WV Sri Lanka staff at each distribution to ensure the smooth completion of the transfers. Based on this learning, local banks were chosen as the means of transfer for the START Fund project - Anticipatory Response to Northeast Monsoon in the East (Batticaloa).

**Cash Working Group or Cash-based Task Force Team** A functional, experienced Cash Working Group (CWG) or Cash-Based Task Force Team enhances the effective and efficient working of CVP. In the Indonesian Central Sulawesi Earthquake and Tsunami Response, the active role of the CWG increased the team's efficiency in solving any cash-related concerns through a communication platform, which included a WhatsApp group and weekly face-to-face meetings where information was shared. This experience builds a stronger case to have an active CWG for stronger CVP implementation in future scale-up models in Indonesia and also to encourage other countries to advocate for a functional CWG that adds value to the sectoral implementation, through CVP.

**Cash for Work (CfW), an effective modality of CVP** Infusing CfW in CVP is proven to be an effective and efficient way of providing rapid life-saving relief assistance. Apart from securing short-term earnings, it enables the community to be part of their recovery process and contribute to improving their living conditions and the conditions of their neighbourhood. CfW was implemented during the Lombok and Banten Responses in Indonesia, while in Sri Lanka, it was tested in Navagaththegama during the pilot roll-out, and in Batticaloa during the anticipatory response to northeast monsoon. Some of the jobs that community members engaged in included clearing debris and clogged canals as well as clearing spaces for shelter construction. Each participant was recorded in the LMMS system and remuneration for work done was provided through local bank transfers – only to those marked present in the attendance list integrated into LMMS system – increasing accountability and transparency.



INDONESIA. The first day of the BNT Padat Karya programme (Cash for Work) implementation which was opened by the Regional Secretary of Central Sulawesi Province, Hidayat Lamakarate, who represented the Governor of Central Sulawesi. Community members continue to work cleaning the irrigation canal and the surrounding environment.



BANGLADESH. 55-year old Sayera is a mother of two children. She bought a goat along with a baby goat with the cash she received from World Vision. She dreams to be financially stable in future by utilising the asset that she received.

**BeCashReady (BCR)** BCR is an easy-to-use web application that tracks CVP within and between organisations. The application is dependent on good internet connectivity for optimal output. In Sri Lanka and Bangladesh, where the network connectivity was poor, the staff shifted locations in the roll-out areas to utilise the application. As the tool is user-friendly, staff were able to use it with ease and become more well-versed through trainings.

**Monitoring & Evaluation (M&E)** World Vision's plans to scale up CVP in-country and be more effective in CVP implementation through the utilisation of digital technology can be accelerated by:

- investing in creating positions for M&E focal personnel focusing on documentation;
- having a mutual network with local people who are sensitised about CVP and can assist with primary data gathering.

**M&E Focal Person for Documentation** It is essential to invest in focal personnel, with expertise in M&E, to oversee the programme by carrying out assessments and proper documentation to evaluate the effectiveness of CVP as well as enable information sharing with partners or other relevant parties. Until now, most implementing offices, relied on their existing staff capacity, with their own core routine tasks, to produce detailed CVP reports.

**Invest in Capacity Building** There is a need to invest not only in digital technology but also in building the human capacity operating the digital systems. Capacity building through regular CVP training programmes is essential to ensure the successful implementation or scale-up of CVP. Having more staff, especially in disaster high-risk areas, who are well-acquainted with CVP systems or mechanisms helps to create a smooth roll-out process, ease troubleshooting and provide better explanation or sensitisation to the affected local community receiving humanitarian assistance. Initiatives to build capacity are important to make sure that manpower is adequate at any point in time, especially in the case of emergencies.

Besides, proper inductions and refresher courses, twice a year, it is essential to prepare teams to be deployment-ready for all types of responses. All five implementing offices have plans to invest more in building the capacity of staff to master the technical knowledge of CVP, including systems like LMMS, BRC, and market mapping. In all the five implementing countries, investment in organising workshops for partners and communities had a significant positive impact on CVP implementation. Their increased knowledge about and familiarity with the new systems helped in the better understanding of roles and processes and propelled the project with speed and confidence.

**Accountability** For World Vision, building accountability at all levels – right from providing spaces where the affected population can give feedback, to choosing the right partners – is vital for the success of its CVP goal.

A feedback mechanism is essential and needs to be incorporated in all projects and responses to ensure the voices of disaster survivors are heard. The feedback helps boost the effects of CVP. World Vision takes measures to gather feedback through different channels, including cloud storage, SMS, survey and Key Informant Interviews (KIIs).

In Lombok Earthquake Response, Indonesia, women part of World Vision's Cash for Work, especially the most vulnerable like people with disabilities, elderly women, and pregnant mothers, shared through the helpdesk about their challenges to reach the bank to withdraw their remuneration due to lack of transportation. Noting the concerns, World Vision provided transportation facilities for the women to reach the bank.

People benefitting from CVP in Bangladesh and Sri Lanka found it a challenge to grasp the privacy and security guidelines linked with CVP.

To overcome this challenge, induction programmes were organised to improve their understanding of the CVP mechanism and security guidelines. People were guided to note their PIN in a safe place and restrict the people with whom the PIN was shared.

In the Asia-Pacific region, World Vision is working with 130 local partners in 15 countries on humanitarian programmes.<sup>26</sup>

For the CVP scale-up in Asia Pacific, World Vision intends to work with local partners, by doing assessments and in-depth research. We measure our partnering practice to make sure it is fully aligned to global humanitarian standards, building trust and credibility among those we serve.

In all five implementing offices, the main concern raised, while working with financial service providers, was the delay in cash distribution. Immediate action was taken to deal with the respective partners, including filling official reports/complaints. In the Philippines, during Typhoon Mangkhut Response, people raised concerns regarding delays. By keeping the channels of communication open the reason for the delay was communicated, to the people and the issue immediately resolved.

The use of LMMS reduces the possibility of beneficiary duplication and any fraudulent practices. LMMS was used in all five implementing offices, ensuring complete transparency and meeting the commitment made to the people identified who receive CVP benefits.

## Collaboration and Partnerships

A purposive collaboration with the local government units, financial institutions, telecom service providers, as well as the community is the key for better CVP preparedness/readiness. A clear and agreed Standard Operating Procedure (SOP) should be crafted and fully understood by all internal and external stakeholders to ensure all functions are in alignment with one another. This SOP should also be accessible to the community, especially the volunteers, to enable a deeper understanding of the project implementation.

**Working with Local Government Units** Maintaining good relationships with local government units, at all levels, eases and facilitates quicker CVP implementation. It is essential to work within the parameter of the government with a certain level of independence in planning and implementation, as one by the five implementing offices. It is also important that CVP complements the government resources, which helps facilitate information sharing and community participation.

For example, to avoid duplication of humanitarian assistance, WV Sri Lanka involved the Grama Niladhari, a Sri Lankan public official, in implementation to keep the government notified and aware of the amount that the families were receiving and how households had benefitted from the programme.

**Working with Financial Service Providers** Slow cash transfer due to the organisational financial procedure of FSP/MMT companies hinders people from receiving immediate assistance. In Bangladesh, the FSP/MMT companies took a long time to establish the process from registering a beneficiary's account to distributing the cash. When considering a partnership with FSP/MMT companies as part of CVP preparedness efforts (when there is no emergency), it is essential to discuss how the FSP/MMT's financial procedures can speed up to avoid delays in delivery of cash transfers.

To address the challenge of delays, World Vision upgraded the coverage of cash transfers through a local post office (PT Post Indonesia) from provincial to national level. In Bangladesh and the Philippines, World Vision signed a framework agreement with FSPs, which was essential to waive the additional fee and avail of the lower-than-market rates during the CVP implementation of any projects, maximising the funds to

reach the people benefitting from the project. It is essential to match the interests of the partners with the project model and scale-up plan before partnering with any FSPs. Some FSPs for digital payment systems, especially in Myanmar, were not interested in small funding amounts and in the remote working areas with limited infrastructure. So, World Vision offered FSPs long-term pre-determined agreements for future cash transfer projects.

**Community Participation** The community plays an important role, in determining the outcome of CVP. Since the mechanism and tools such as MMT and LMMS are relatively new and the community is unfamiliar with these interventions, there is a need to constantly encourage communities participating in CVP through different initiatives – like sensitisation programmes – so that they can fully benefit from the programme interventions.

WV Bangladesh ensured that people attended induction courses before receiving cash transfers to avoid any security issues such as sharing or losing PIN codes. In Sri Lanka and the Philippines, World Vision involved community leaders, who are trusted and respected by the community, in planning meetings, easing the process of implementation.

The cooperation of the community to engage and adapt to the new mechanism helps strengthen the CVP implementation. In Indonesia, World Vision managed to sustain the interest of Banten community in CVP implementation, as they initiated to adopt CVP in the form of CfW.

## Sharing and Best Practices

Good practices should be shared, and Lessons Learned workshops should be conducted for better CVP implementation in the future. As CVP implementation is contextual, activities like Lessons Learned or Real-Time Evaluation (RTE) workshops and experience sharing are important to ensure that major gaps in responses are identified, challenges highlighted and key recommendations proposed to improve processes and fine-tune the project models. Proper documentation can be used as references by other offices or as lessons learned for future responses.

An RTE workshop was conducted for the Central Sulawesi Earthquake and Tsunami Response in Indonesia to work on the challenging areas and fine-tune response implementation. The Philippines conducted a Lessons Learned workshop to document the progress of the Typhoon Mangkut Response and highlight recommendations to take into consideration for future responses.



SRI LANKA. Project beneficiary receiving cash from the vendor in the community, through the cash-based programming.

# Moving Forward

World Vision remains committed to fulfilling its promise to deliver CVP by continuing to invest in, build on and expand its capacity in cash and voucher programming so that it will provide the much-needed assistance to the most vulnerable, restoring hope and dignity.

The Learning Lab has been an important catalyst for field offices, not only as an introduction to the modality of cash in humanitarian relief assistance but also in forging vital partnerships and in ensuring efficient CVP workflows and processes.

The ACPLL expansion in Asia Pacific showcases:

- ways in which people affected by disasters have benefitted and have the freedom of choice from investing in small businesses like goat rearing to paying school fees or buying food of their choice;
- how peoples' dignity is restored when empowered with choice and the freedom to prioritise through the use of CVP;
- how CVP helps in the quick revitalisation of the local economy with the influx of cash into the markets;
- how CVP reduces the operational cost of relief considerably in areas where implemented.

Additionally, with the opportunity to pilot CVP in several locations, staff now have a better understanding and knowledge of CVP and have acquired the skills and experiences of adapting, designing, managing and monitoring cash approaches according to their local context, enabling the field offices to be more prepared for future disaster responses. Field offices have also recognised the importance of prepositioning CVP equipment and tools to increase the agility of humanitarian responses and CVP preparedness of communities affected by disasters.

Field offices, like WV Bangladesh, are working on further scaling up CVP. The year-long project will focus on testing innovative solutions for CVP and on improving their monitoring capacity in hard-to-reach vulnerable areas within the country. Aside from building the capacity of staff and community members, the project will also aim to establish distance monitoring systems to improve programme quality and scale up the use of LMMS.

Moving forward, World Vision is committed to supporting implementing field offices in their efforts to:

- continue sensitising disaster-affected communities in CVP, especially building digital literacy;
- integrate CVP with other sectoral interventions apart from livelihood;
- participate in and strengthen national cash working groups;
- establish contextual CVP standards and practical programming guidelines;
- continue systematic CVP documentation and sharing of lessons learned for improving ongoing programming and guiding future responses;
- scale up CVP through the use of BCR and LMMS in remote locations and disaster responses;
- pre-position offices with FSPs, partners and tools (e.g. paper vouchers);
- build and strengthen the capacity of the Asia-Pacific country field offices in rolling out the most effective and appropriate forms of CVP.

World Vision will continue to work with country local cash transfer communities to ensure continued mutual learning and adaptation of best practices. Through its CVP strategies, World Vision looks forward to being well-prepared and to expanding its CVP initiatives in future humanitarian responses across Asia and the Pacific.





## Contact Us

**Meimei Leung**, Humanitarian & Emergency Affairs Director,  
Asia Pacific Region, World Vision International  
email: [meimei\\_leung@wvi.org](mailto:meimei_leung@wvi.org)

**Jessica Choong**, Disaster Management Specialist,  
Asia Pacific Region, World Vision International  
email: [jessica\\_choong@wvi.org](mailto:jessica_choong@wvi.org)

**Annila Harris**, Regional HEA Communications Manager,  
Asia Pacific Region, World Vision International  
email: [annila\\_harris@wvi.org](mailto:annila_harris@wvi.org)

**World Vision Asia Pacific Regional Office, Bangkok**  
7th Floor, 809 Soi Suphanimit, Pracha Uthit Road,  
Samsen Nok, Huai Khwang, Bangkok 10310, Thailand  
Phone: + 66 2 022 7070

**World Vision Asia Pacific Regional Office, Singapore**  
750C Chai Chee Road #02-14  
Technopark @ Chai Chee  
Singapore 469003  
Phone: + 65 65117119

Web: [www.wvi.org/asiapacific](http://www.wvi.org/asiapacific)  
Twitter: [@WVAsia](https://twitter.com/WVAsia)