

**World Vision**  
**New Avenues**  
**Cash Roadmap 2.0 (FY24-27)**

Leveraging, multiplying “Nexus” cash to take children and their families further than imagined

# Why (digital) cash is **worth much more**

World Vision has facilitated the use of cash and voucher modalities for over 20 years, initially focusing on humanitarian disaster management, emergency response and recovery contexts. Since the Grand Bargain/World Humanitarian Summit 2016 commitments by key stakeholders, including World Vision, a rapid and steady increase of Cash Voucher Programming Modalities (CVP) has enabled vulnerable children, their families and community members to meet their basic needs.

## Cash and Voucher Programming:

- Facilitates more immediate and cost-efficient assistance than in-kind for people affected by disaster and conflict-induced shocks but also promotes dignity<sup>1</sup>, choice, control, and flexibility for and by the people assisted.
- Addresses underlying issues of poverty or major economic shocks as part of social protection assistance by Governments (evidenced during COVID-19 pandemic response) for recovery, development programming outcomes.
- Connects most vulnerable with markets, suppliers, and service providers also helps build (local) economic recovery and resilience.
- Delivered digitally, CVP has led to more efficiency<sup>2</sup>, transparency, and enhanced potential to interconnect analysis better, identifying needs with appropriate assistance. With World Vision providing 64% of its CVP via electronic transfers worldwide in 2022, the opportunities to further leverage digital CVP promise even greater reach, transparency, impact and choice, as outlined below.

## **World Vision, global CVP Snapshot 2019-2022**

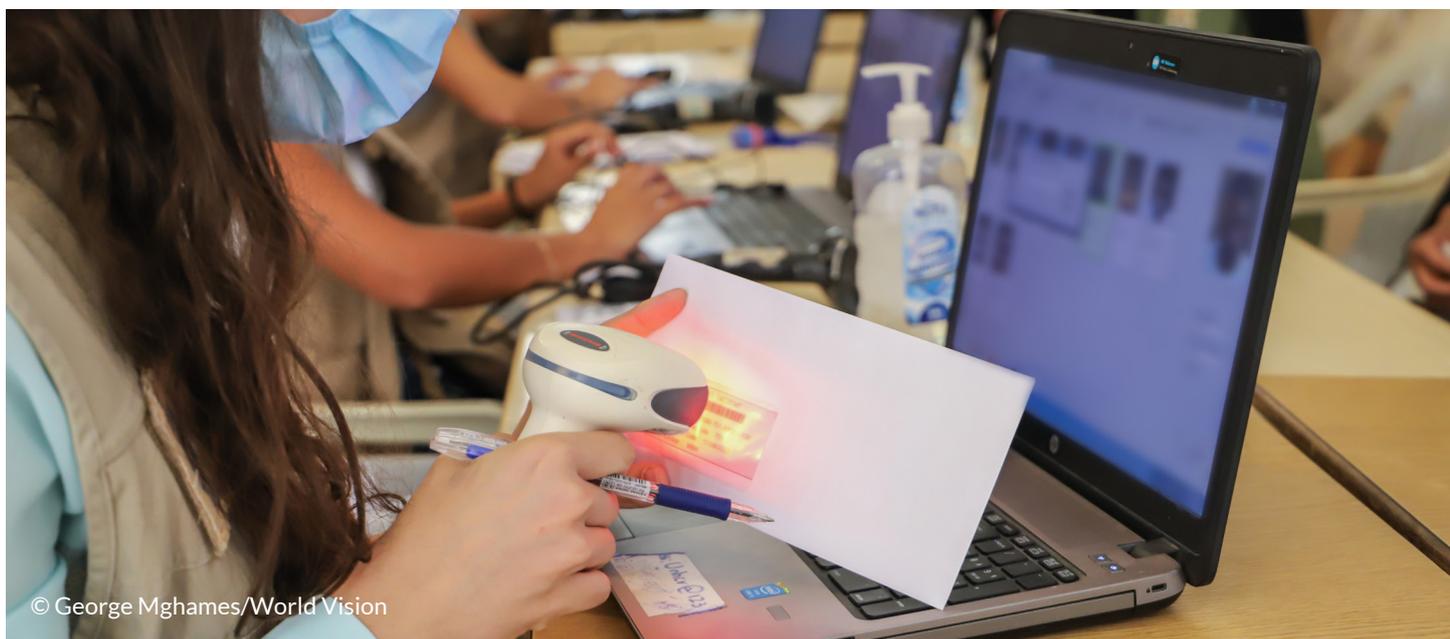
Change KPI	2019	2020	2021	2022
<i>Vulnerable people reached with CVP</i>	3.7 Million (1.6 most vulnerable children in fragile contexts benefitting)	6.4 Million (42% of those were most vulnerable children)	6.7 Million (50% of those were most vulnerable children)	7.8 Million (53% of those were most vulnerable children in fragile contexts)
<i>US\$ DM spent CVP</i>	321	410	412	353
<i># of countries</i>	25	41	44	46
<i># of staff trained on CVP basics</i>	488	541	781	781

# What is changing, and **how are we adjusting?**

## *Poly-crises and resourcing constraints – the urgency to maximise and multiply World Vision’s capabilities and assets*

Increasing needs (339 million people require live-saving humanitarian assistance<sup>3</sup>) are triggered by “poly-crises” and thus more protracted and large-scale humanitarian and poverty-linked vulnerabilities, exacerbated by climate change, conflict, and economic volatility and hunger crisis, all directly and indirectly negatively affect children’s prospects for a positive and thriving future.<sup>4</sup> This is critical for Cash Roadmap 2.0 because of limited resources and a potentially widening gap between humanitarian and development funding allocations, considering more drive towards CVP’s **cost-efficiency and “economic multiplier”<sup>5</sup>** functions.

- **World Vision’s 2.5x increase (from 3 million in 2018 to 7.8 million in 2022) of people supported through CVP in coverage and impact** opens an opportunity to continue to drive World Vision’s momentum, **shifting focus to the next frontier of leveraging CVP beyond humanitarian disaster management** for the mitigation of devastating impacts of climate, conflict and economic instability on children.
- World Vision emphasises its determination to enhance cost-efficiency, effectiveness and more robust consideration of CVP as and where appropriate in development programming to further drive **reach, impact and diversify income with direct and sustainable donor and supporter engagement** for child wellbeing and growth. This will include expanding the use of CVP in **World Vision’s development programming across child-sponsorship and Gift-Notification support in Area Programmes, as well as with local community cash transfer grants**. CVP is also a vital tool for cost-efficient and effective **Anticipatory Action (AA), building stronger linkages with Financial Inclusion and referrals, as well as quality system strengthening<sup>6</sup> of national Government-led Social Protection mechanisms.<sup>7</sup>**



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## **NEW AVENUES** - addressing the Financial and digital divide impacting People and Children-on-the-Move

Mass displacements<sup>8</sup> become protracted sustained humanitarian responses and less “humanitarian” but drive more vulnerability-poverty over time. By 2022, a record 43.3 million children<sup>9</sup> (about twice the population of New York City) lived in forced displacement, many of them for their entire childhood. There is a need for strengthening national education, health, child protection and social protection systems to include displaced children and their caregivers without discrimination and enable access to digital tools.<sup>10</sup> With the ongoing cost-of-living crisis, economic volatility and conflict-induced fragmentation, promoting conflict-sensitive and social cohesion-building approaches for host and displaced populations through market-based programming are essential. [World Vision’s multi-country Venezuela response](#) confirmed the need for scaling up CVP and creating linkages with longer-term resilience-building and financial (and digital) inclusion for growing numbers of cross-border-movement populations and vulnerable host communities as encouraged in the 2019 [World Vision Cash Roadmap 1.0](#), including [linking cash recipients more intentionally to community savings groups](#) and microfinance opportunities.<sup>11</sup>

- World Vision’s **multi-fold mandates for humanitarian cash transfers and developmental approaches**, leveraging financial means in Saving for transformation (S4T) and other project model linkages<sup>12</sup>, will enhance flexibility in operational implementation and enable more programmatic evidence of CVP on gender, diversity and inclusion aspects as needs increase.<sup>13</sup> Through tailored microfinance savings and loan products, vulnerable host and mobile community members are enabled to build financial records, enhancing their financial credibility (e.g. Vision Fund<sup>14</sup> in Ecuador, UNHCR’s service offers to Venezuelan refugees).
- During the initial humanitarian emergency response phase, CVP represents **the entry point and enabler for preparing pathways to and leveraging transition into these project models. This facilitates tailored programmatic approaches for different contexts and needs in an individual’s lifecycle to help build self-sufficiency and economic resilience across the humanitarian-development-peace nexus (HDPN).** Even where restrictive vouchers are provided, the resulting savings on other household expenses are often significant and mean that children can



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be fed, have access to health care and benefit from education. Where feasible, household savings approaches should be promoted with disaster- or conflict-affected CVP clients.

- **Digitisation** of individuals' personal data and the digital tracking and reporting of CVP provided, including digital profiles of beneficiaries' economic progression, is increasingly relevant and required for some stakeholders to support with tailored products and services. There is, however, a need to invest in the capacity of field frontline staff and affected community members to promote clarity on data governance, promoting people-driven decision-making about their personal data (sharing) and the ability to avoid digital harm<sup>15</sup> (e.g., abuse, un-authorized sharing by third parties).<sup>16</sup> If appropriately designed and supported through substantive capacity investment,<sup>17</sup> digital data and responsible use of digital tools will enhance **locally-led approaches** and overall efficiency, with a longer-term impact of CVP.

### **NEW AVENUES - Saving lives, assets and money before crisis strikes: Cash and Voucher in Anticipatory Action to address climate-induced disaster shocks**

A recent [inter-agency survey in LAC](#)<sup>18</sup> identifies **Anticipatory Action (AA), disaster risk reduction and management** interventions as relatively weak points of engagement including pre-disaster targeting, pre-registration, adjustment of transfer values, stress-testing of Financial Service Provider (FSP systems) in global humanitarian assistance. However, CVP as a cost-efficient tool of choice for AA multiplies the potential effects of saving lives and assets in time:

**Benefits of AA and early preparedness outstrip the humanitarian response costs** of such investment far beyond humanitarian action and can facilitate cost efficiencies and asset protection, besides saving lives.<sup>19</sup>

- A key priority will be investment in **local technical capacities and capabilities** available, for example, incorporating CVP as a standard tool in World Vision-facilitated National Disaster Preparedness Plans and Funds with AA, measuring benefits to mitigate losses post-disaster. The use of CVP for effective AA and Social Protection<sup>20</sup> could be scaled up; according to the Global Commission on Adaptation, an investment of **US\$800 million in early warning systems and Social Protection leveraging AA in developing countries could avoid losses of \$US\$ 3-16 billion per year**,<sup>21</sup> as the COP27 participants agreed on raising investment for a "Loss and Damages"<sup>22</sup> fund for climate-change affected nations.



### **NEW AVENUES – Cash as an enabler of positive coping strategies for environmental sustainability and climate action**

World Vision will drive the use of CVP for Environmental Sustainability and Climate Action (ESCA) related project models and approaches such as Farmer-Managed Natural Regeneration (FMNR)/ Nature-based Solutions (NBS) and Regreening communities with targeted and tailored CVP (e.g., short-term conditional transfers via Cash for Work/ FMNR).

Leveraging CVP to address environmental issues in Fragile Contexts, as seen in [Jordan's Azraq camp for Syrian refugees](#), has emerged as a critical priority, as and when designed to encourage positive coping strategies and economic opportunities for disaster-affected communities leveraging different [environmental sustainability and climate \(change\) action](#)-related programmes, including in peri-urban and urban settings.



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## **NEW AVENUES** – Cash as nexus-enabler for locally-led (Child-Sensitive) Social Protection Pathways

World Vision will continue to build on its existing expertise, assets, programmes in Disaster Management and poverty-addressing development work in its Area Based Programmes through:

- strengthening **linkages of its child-sponsorship safety net programmes** and increasing delivery of **child-focused special donations**<sup>23</sup> through CVP for more cost-efficiency, choice and impact.
- **Facilitating community and CBO-led CVP transfers and safety nets**, and, when complemented with digital and financial literacy training and community asset and income generation activities, will foster resilience building to better withstand new emerging disaster, conflict or economic shocks.
- Building out its **referrals and transition pathways** for most vulnerable people to existing and emerging Social Protection programmes and

Supporting **gap analysis and entry points of Government system strengthening** through social accountability<sup>24</sup> when transitioning from humanitarian CVP to Social Assistance provided by other duty-bearers. When leveraging its partnerships with National Governments to facilitate AA as a component of shock-responsive [child-sensitive social protection](#), World Vision will also facilitate access to new donors and revenue streams including Disaster Risk Finance, forecast-based financing from multilaterals, and private sector investment through Vision Fund.

# What is Roadmap 2.0's **next Destination?**

**Our goal** is to reach at least **11 million disaster and conflict affected people (out of which 6 million will be most vulnerable children)** via cash voucher assistance by 2027, **which represents 55 % of our humanitarian disaster portfolio spent.** In addition, we also aim at supporting poverty-affected children, their caregivers and communities via cash or voucher facilitated programmes **in 40% of child sponsorship-countries by 2027.**

This will be facilitated through four strategic objectives focusing on capacity investment for scale-up, quality impact and funding diversification, and evidence in policy and advocacy influence.

Strategic Obj. 1 – Investment in People- Capacity, Systems, Processes, Policies' Harmonization	Strategic Obj. 2 – Impact - Drive child well-being outcomes through quality CVP as HDPNexus Enabler	Strategic Obj. 3 – Income - Grow WV's CVP portfolio to 55 % of DM spent (and additional Development CVP spent)	Strategic Obj. 4 - Influence -Position WV as thought-leader in CVP
 <p><b>People</b> Invest in local FO/ field staff, LNGO, community members, beneficiaries, local government, local FSP staff in all aspects of CVP, while expanding strategic partnerships with efficient local organisations</p>	 <p><b>Financial Inclusion Pathways</b> Expand financial inclusion &amp; resilience building pathways that encompass vulnerable target groups, whether mobile or stationary, in political economic volatility &amp; individual vulnerability via default referrals to Savings Groups, Micro- finance Programmes based on "transition guidelines"</p>	 <p>Strengthen diversification of WV's donor partner engagement &amp; funding streams through new fundraising models, platforms, offerings</p>	 <p><b>Influence, sustainability of cash leverage</b></p>
 <p><b>People</b> Prioritize Staff Capacity Investment via Cash Academy (&amp; consolidate academic accreditation partnerships), RDMTs, other trainings &amp; mentoring; Support Digital &amp; Financial Literacy of local staff &amp; local partners</p>	 <p><b>Anticipatory CVP for Efficiency &amp; Resilience Impact</b> Save lives &amp; Assets/ leverage CVP as On- Ramps for Resilience through AA; Prioritise use of CVP in AA &amp; DRR; resilience building through Social Accountability for CVP in Social Protection with AA, GreenRecovery/ESCA, urban; Leverage expansion of locally-led CVP in Sponsorship Gift-Notification, Community Group Transfers</p>	 <p><b>Anchor and scale up with new UN partners</b> based on competitive product, service offers; <b>Explore and build CVP related service offers with multilaterals:</b> World Bank, Green Climate Fund, etc</p>	 <p><b>Drive and re-invigorate WV's Thought-leadership-leading operational Research on CVP,</b> digital financial inclusion, locally-led, role of FBOs in cash, community transfers, social protection children and youth, women-led economic resilience, AA 4 Climate Change Mitigation/ Adaptation, urban</p>
 <p><b>Systems</b> Facilitate harmonization and digitalization of Cash Voucher related delivery in WV-internal systems and processes &amp; Risk Management, Mitigation, Improved Robust Tracking &amp; Reporting (Database Interoperability); leverage responsible AI &amp; Blockchain enabled technology in CVP</p>	 <p><b>Mitigate Risk by Driving Conflict Sensitive Market Analysis Adaptation: quality MEAL</b></p>	 <p><b>Invest to be partner of choice for key institutional donor partners (BHA, ECHO etc) with value addition</b></p>	 <p><b>Strengthen WV-Internal Communication</b> to mainstream CVP modalities' understanding &amp; impact among staff &amp; supporters</p>
 <p><b>Processes</b> Scale-up Registration and servicing, internal &amp; external efficiency, impact coordination of approaches: Simplification via Due Diligence Passporting, Financial Mobile Assistance, Data Portability)</p>	 <p><b>Locally-led Social Protection Pathways</b> Strengthen locally-led CVP &amp; social safety nets, child-sensitive SP, Govt Social Protection linkages (referrals, gap analysis, system strengthening) through Social Accountability for CVP in Social Protection</p>	 <p>Enhance default use of CVP in WV's development programming &amp; PNS funding streams – e.g Gift Notification, NDPPs/ Anticipatory Action investment, FCPA; <b>Leverage new funding models - Pilot and scale-up CVP for "Follow your Donation" Product</b></p>	 <p><b>Drive external communication, products for target (donor) audiences at country, regional, global levels: Conduct key operational research filling gaps, evidence building of new cash roadmap avenues; Position localpartners with WV in multistakeholder alliances, collaboration as key voice of sustainable resilience building change empowerment; Influence and amplify local actors/ children's voices in financial resilience building via advocacy and policy contributions in global and regional fora, promoting innovation</b></p>

## How to facilitate a “cash-drive” to “avenues” of sustainability

Children, their families and communities are central to what we do. Deepening our commitment to serve the most vulnerable boys and girls, World Vision uses organisational assets, capacities and capabilities to strengthen local partners' leadership<sup>25</sup> and agency for sustainability, a key focus area for the “Cash-Drive”. World Vision will not only further mobilise and leverage its unique systems, functions, programmatic and operational models and approaches in an organisation-wide effort but will:

- Intensify its **capacity investment for affected people, partner CBOs and World Vision frontline staff** through new academic partnerships, mentoring, regional disaster management training and bespoke CVP learning support.<sup>26</sup>

- Strengthen complementarity of systems, products and services by building on in-house digital solutions ((e.g. [LMMS](#))), mobile money, API-based digital registration, transfer, impact-tracking capabilities) in collaboration with field-focused FSPs, FinTechs, promoting local private sector for last-mile reach eco-systems (digital savings groups, community CVP transfers, micro-finance).
- Expand the use of its **Cash Readiness Assessment tool** (CRAT) in conjunction with [Conflict Sensitive Market Analysis](#)<sup>27</sup> (CoSMAT) and the [urban multidimensional child vulnerability analysis](#) to strengthen its national and community-led disaster preparedness, Environmental Sustainability & Climate Action (ESCA) work and Anticipatory Action, incorporating HDPNexus approaches to foster common strategies to manage risk and build on resilience.
- Leverage [Machine-Learning](#) tools and blockchain-based applications as and when appropriate and deemed ethical. The emerging initiative of enhancing **data sustainability and interoperability and digital literacy investment** for frontline staff (across INGOs, LNGOs and data portability for affected communities) in the [Collaborative Cash Delivery Network](#) in Ukraine, South Sudan will provide a blueprint for other country programmes' de-duplication, digital literacy investments for affected people.
- Explore inter-agency **“due-diligence passporting”** pilots for local partner agencies<sup>28</sup> and people-centred referrals to Government-led Social Protection programmes, provide excellent on-ramps to further test, build and foster **simplification and agility** with more inclusive assistance for vulnerable people (on-the-move across borders).
- **Capitalise on our expertise** in delivering humanitarian assistance and creating synergies with other Nexus-enablers, unique capabilities of operating in highly volatile economic contexts, using **modality-switch methodologies** (e.g., shifting from cash to voucher or to in-kind) or facilitating mixed-modality approach.
- Prioritise appropriate **tracking and reporting, systems, and processes for risk mitigation** and management, strengthened **MEAL capacity** for future-proofing.



## OUR VALUABLE PARTNERS

World Vision continues to invest in collaboration and initiating, fostering synergies through impactful and more equitable partnerships at country level key stakeholders to broaden impact, and advocate for appropriate donor investment to build resilient communities for children to thrive.

- **Invest in collaboration with local community faith-based organisations, local and National Governments, local private sector** and other market-place actors to build economic resilience through inclusive financial assistance.
- **Drive innovation with regional, global FinTech aggregators** (GSMA, Vision Fund, DreamStart Labs etc.).
- **Anchor and expand partnerships at global level** with multilaterals<sup>29</sup> to WFP, UNHCR, UNICEF, OCHA, FAO UNDP and World Bank to scale quality impact and multi-stakeholder partnerships for resilience.
- **Deepen relationships with bilateral donors<sup>30</sup>, foundations, private sector and individual sponsors**, and strategic policy priorities capabilities, as informed by operational research.
- **Pilot catalyst initiatives** with **NGO** partners (e.g. Collaborative Cash Delivery Network), **academic think tanks, coordination networks** (CaLP, CashCap) to influence global humanitarian architecture and social protection advisory bodies (global Cash Advisory Group (gCAG); Donor Cash Forum (DCF); SPIAC-B Working Group on linking humanitarian cash assistance to Social Protection; Risk-Informed Early Action Partnership (REAP); global Cash Working Group and Cluster Cash/ Market Task Teams, Cash and Locally-Led Response WG).

## WORLD VISION EXPERTISE & CAPACITY SNAPSHOT

### [Cash Academy Graduates](#)

World Vision has over 70 years of grassroots community and global experience as a humanitarian, development and advocacy organisation, focusing on child wellbeing in nearly 100 countries with over 34,000 staff. World Vision's field presence in fragile contexts, disaster zones and communities globally contributes to significant technical, operational, advocacy and policy expertise to meet our CVP objectives. Strong field focus support by a global team of 5.5 FTE experts, driving investment in local staff and local community partners, building financial resilience, enhancing cost-efficiency, working towards environmental sustainability and climate action in FY24 and beyond, World Vision is re-prioritising focus and investment. This is based on Cash Roadmap 1.0 progress and emerging humanitarian and development landscape trends, needs and gaps.

## WORLD VISION EXPERTISE & CAPACITY SNAPSHOT

Since 2019, World Vision has:

Increased global capacity through the establishment of World Vision's global internal 4-month Cash Academy with close to 400 graduates from Field Offices by 2023 and supported 53 country/ response offices with CVP guidance, technical assistance on market, ROAnalysis, design, start-up, implementation, risk management, transition, mentoring.

Further developed community-based programming expertise in humanitarian disaster management with financial inclusion and social protection referral and system strengthening pathways using CVP and proven and adapted development bridging project models.

Expanded use of CVP operational expertise, as 75% of this was implemented in Fragile Contexts.

Promoted innovative approaches and technology (VR-community feedback).

Increased the number of local partners with whom CVP was implemented in Ukraine, NW Syria, Tuerkiye, Colombia, Kenya, Somalia, Indonesia, Bangladesh.

Upheld its commitment to "do-no-harm" and promote Conflict-Sensitive Market Analysis adaptation (through CoSMAT), shared case studies, e.g., at the World Bank Fragility Forum 2022.

Facilitated key expert panels and conferences (ECHO EHF, BHA Policy Consultations, World Bank, UNHCR Partners, GRF, HNPW, Aidex, InterAction, ICVA, CaLP CashWeek, CCD).

Engaged to drive multi-stakeholder coordination, collaboration for influence as: Active member and Global Co-Lead of Collaborative Cash Delivery Network (CCD), strongly contributed to Grand Bargain Cash Workstream and emerging sub-groups on MPCA Guidance; Reporting/Tracking, Cash and Social Protection Linkages (now with SPIAC-B), locally-led CV WG, global Cash Coordination Caucus and subsequent global Cash Advisory Group; Cash Learning Partnership Network (CaLP) and contributor to two State of the World's Cash Reports, Member and/or co-lead of global cluster technical Cash and Markets Task Teams (gFSL, EiE, CPHAlliance, Shelter/WASH); CashCap Steering Committee/Board, Active member in over 25 regional and national CWGs.



## ENDNOTES

- <sup>1</sup> [https://devinit.org/documents/1350/GHA2023\\_Digital\\_v9.pdf](https://devinit.org/documents/1350/GHA2023_Digital_v9.pdf)
- <sup>2</sup> <https://socialprotection.org/discover/publications/digital-cash-transfers-and-transitioning-humanitarian-cash-social-protection>
- <sup>3</sup> UNOCHA, December 2022: Global Humanitarian Overview 2023. <https://reliefweb.int/report/world/global-humanitarian-overview-2023-enaresfr>
- <sup>4</sup> UNICEF Innocenti, 2023: 'Prospects for Children in the Polycrisis: A 2023 Global Outlook' (<https://www.unicef.org/globalinsight/reports/prospects-children-2023-global-outlook>) and <https://www.unicef.org/blog/outlook-2023-tackling-polycrisis>
- <sup>5</sup> World Bank (Gentilini et al.) 2023, Is the Magic Happening? Systematic Literature Review of the Economic Multiplier of Cash Transfers, <https://documents1.worldbank.org/curated/en/099452507272341291/pdf/IDU03fcef4630f1c60401209a260398108681817.pdf>
- <sup>6</sup> As per external Key Informant Interviews conducted by Accenture
- <sup>7</sup> [Responsible-Social-Protection-Lessons-from-COVID-19-Digital-Cash-Transfers.pdf](https://www.centerforfinancialinclusion.org/Responsible-Social-Protection-Lessons-from-COVID-19-Digital-Cash-Transfers.pdf) (centerforfinancialinclusion.org)
- <sup>8</sup> As per external Key Informant Interviews conducted by Accenture, [https://devinit.org/documents/1350/GHA2023\\_Digital\\_v9.pdf](https://devinit.org/documents/1350/GHA2023_Digital_v9.pdf) and UNHCR 2023: 117.2 million people will be forcibly displaced or stateless in 2023.
- <sup>9</sup> <https://www.unicef.org/press-releases/number-displaced-children-reaches-new-high-433-million>
- <sup>10</sup> Mobile Money as Driver of Digital Financial Inclusion in: Science Direct, 2023: <https://www.sciencedirect.com/science/article/pii/S0040162522006795> and <https://socialprotection.org/discover/publications/digital-cash-transfers-and-transitioning-humanitarian-cash-social-protection>
- <sup>11</sup> World Vision, Vision Fund, SEEP: Cash and Digital – Nexus Enablers, 2020; [https://www.calpnetwork.org/wp-content/uploads/ninja-forms/2/FINAL-HNPW-Nexus-Enablers-Cash\\_Digital-Session\\_Deck.pdf](https://www.calpnetwork.org/wp-content/uploads/ninja-forms/2/FINAL-HNPW-Nexus-Enablers-Cash_Digital-Session_Deck.pdf) and as per external Key Informant Interviews conducted by Accenture
- <sup>12</sup> World Vision, in its development and disaster recovery support contexts, applies Core Project Models facilitating the transition from humanitarian response to recovery and long-term development including Savings 4 Transformation (S4T), community village/ savings groups, and Finance Accelerating Savings Group Transformation (FAST), Ultra-Poor Graduation.
- <sup>13</sup> According to Global Findex Database 2021, 419 million adults save “semi-formally” in small groups – three times the 140 million borrowers of formal micro-finance institutions. Most semi-formal savers are members of different types of informal groups that help their members save and manage their finances, such as Rotating Savings and Credit Groups (ROSCAs), Savings Groups or Self-Help Groups.
- <sup>14</sup> Vision Fund International is a network of 28 microfinance institutions (MFIs) associated with World Vision International that has been in operation for over 17 years. Vision Fund focuses on delivering impactful microfinance products that promote financial inclusion in rural areas, particularly for people living in poverty. VisionFund MFIs provide access to [credit, savings](#) and [insurance products](#) to the most vulnerable households and in fragile contexts, including refugees and disaster-affected communities.
- <sup>15</sup> Red Cross/ Red Crescent: International Review of the Red Cross, 2021: Doing “no Harm in the Digital Age - What the digitalization of cash means for humanitarian action”, <https://international-review.icrc.org/articles/doing-no-harm-digitalization-of-cash-humanitarian-action-913>
- <sup>16</sup> CaLP, Policy Brief, People-Focused effective Aid, 2022, <https://www.calpnetwork.org/wp-content/uploads/2022/12/Policy-brief-People-focused-effective-aid-The-urgent-need-to-accelerate-progress-on-cash-and-voucher-assistance-for-people-in-crisis-final.pdf>
- <sup>17</sup> Digital literacy training, data ownership and stewardship promotion through new tools and policies facilitating digital data interoperability and data portability and thus choice by affected people themselves should complement the provision of CVP.
- <sup>18</sup> NorCAP, R4V, 2023: Open Partner Survey for Cash and Voucher Assistance (CVA) in response to a crisis. <https://reliefweb.int/report/world/open-partner-survey-cash-and-voucher-assistance-cva-response-crisis>
- <sup>19</sup> World Vision and CCD partner CARE, and national meteorological Service of Vietnam presented an Anticipatory Action related cash transfer project at the ECHO-Humanitarian Forum Conference, March 2023.
- <sup>20</sup> STARR, UKAid, 2023: Digital cash transfers and transitioning from humanitarian cash to social protection. <https://socialprotection.org/discover/publications/digital-cash-transfers-and-transitioning-humanitarian-cash-social-protection>

<sup>21</sup> World Vision & CARE (CCD), 2023: Saving Lives and Assets: The value of nexus “Cash” approaches to Anticipatory Action and Social Protection during climate-induced crises. <https://www.wvi.org/stories/global-hunger-crisis/saving-lives-and-assets-value-nexus-cash-approaches-anticipatory> and Global Commission on Adaptation, 2021: Adapt Now, A Global Call for Leadership on Climate Resilience; [https://gca.org/wp-content/uploads/2019/09/GlobalCommission\\_Report\\_FINAL.pdf](https://gca.org/wp-content/uploads/2019/09/GlobalCommission_Report_FINAL.pdf) and REAP/UKAid, 2021: Early Action and the Climate Crisis: Could Social Protection be the Game Changer? [https://gca.org/wp-content/uploads/2019/09/GlobalCommission\\_Report\\_FINAL.pdf](https://gca.org/wp-content/uploads/2019/09/GlobalCommission_Report_FINAL.pdf)

<sup>22</sup> Devint, Global Humanitarian Assistance Report, [https://devinit.org/documents/1350/GHA2023\\_Digital\\_v9.pdf](https://devinit.org/documents/1350/GHA2023_Digital_v9.pdf)

<sup>23</sup> World Vision increasingly delivers Gift Notifications of child sponsors via cash or voucher transfers, enhancing cost-efficiency, time-saving, enabling more choice and impact for children and their families as well as their surrounding communities.

<sup>24</sup> World Vision Cambodia, 2022: Social Accountability for Social Protection. <https://www.wvi.org/publications/report/cambodia/social-accountability-social-protection-learning-report-world-vision-0>

<sup>25</sup> As per external Key Informant Interviews conducted by Accenture

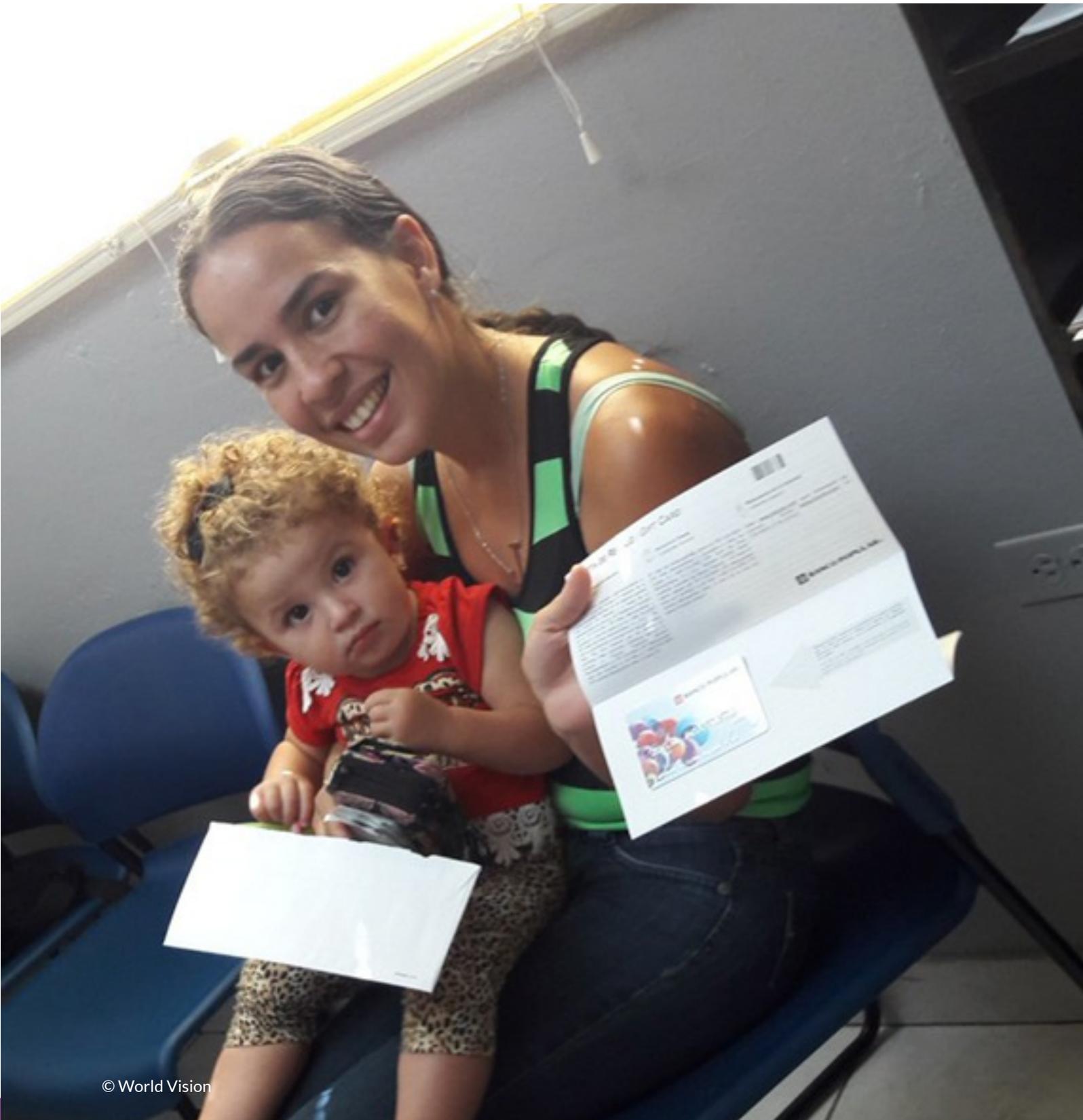
<sup>26</sup> This involves Disaster Management, Grants, Finance, sector, Gender/ Equity/Diversity/Inclusion, Urban, Environmental Sustainability & Climate Action, MEAL & Social Accountability, Impact / Integrated Programmes, Technology Services, Communications/ Marketing & Advocacy & External Engagement entities at field, regional, Support and Global Office levels, as well as [VisionFund partners](#).

<sup>27</sup> World Vision Mali CoSMAT Case Study, 2023: <https://www.wvi.org/publications/case-study/using-cosmat-mali>

<sup>28</sup> Due diligence passporting is part of a risk management simplification process explored by INGOs, donors and LNGOs. It can promote progress in locally-led humanitarian CVP on the premise of more intentional and effective coordination among agencies, as well as a commitment to transparency and risk-sharing for the sake of localization.

<sup>29</sup> United Nations: World Food Programme, UN High Commission for Refugees, UN Children’s Fund, UN Office for Coordination of Humanitarian Affairs, UN Food and Agriculture Organisation, UN Development Programmes

<sup>30</sup> with USAID/ BHA, ECHO, GAC, GFFO, ADH, Dutch Relief Alliance, DFAT, FCDO, DEC, Irish Government.



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