



CASH AND VOUCHER ASSISTANCE (CVA)

CAPACITY STATEMENT

BACKGROUND

World Vision (WV) is a humanitarian and development child-focused organisation, operating in nearly 100 countries worldwide, addressing the well-being of vulnerable children, their families and communities. Through its grassroots approach, WV has partnered with communities and community-based, local organisations to implement multisectoral programmes. For over 20 years, World Vision has been using Cash and Voucher Assistance (CVA) in emergency (droughts, disasters and conflicts), recovery and development contexts.

Speed, agility and flexibility make using CVA, as a modality, more feasible to meet the needs of most vulnerable children, their families and communities. Through cash assistance, affected communities have immediate access to life-saving goods and services, such as food, water, sanitation, shelter and health. It meets specific or multiple urgent needs and protects people from immediate harm, hunger and suffering. CVA promotes dignity and choice for affected populations and helps build resilience.

Financial Inclusion:

World Vision has a strong track record of promoting financial inclusion through savings groups, livelihoods programmes, and microfinance. In partnership with VisionFund International, WV enables access to credit, recovery lending, insurance, and digital financial services. By linking humanitarian cash transfers with formal financial systems, we help transform short-term aid into lasting economic empowerment and resilience.

GLOBAL REACH AND IMPACT

Over the past five years, World Vision (WV) has implemented Cash and Voucher Programming (CVP) more than 50 countries, distributing over \$1.5 billion USD in cash and vouchers to the most vulnerable children, their families and communities. During this period, WV reached a year peak of 9.8 million people, of which 80% were in fragile contexts and 51% were children.



50+
countries



\$1.5 billion USD
distributed in cash
and vouchers, in
the last five years

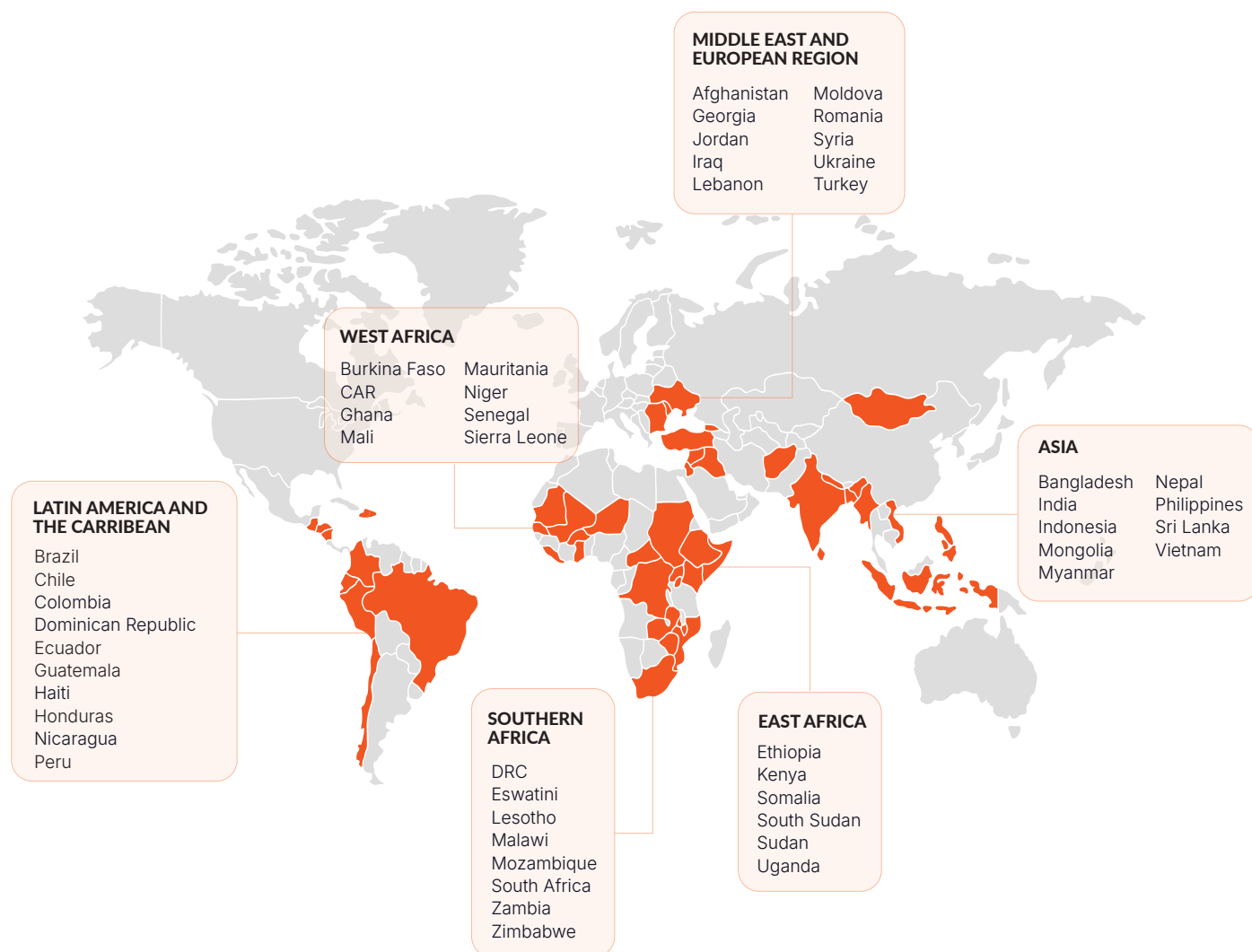


9.8 million
people reached
including 5 million
children, in 2023



80% people
reached live in
fragile context

World Vision Cash and Voucher Programmes



ASIA

In **Myanmar**, WV Myanmar has delivered 19 million USD in cash transfers, with funding from WFP, LIFT/UNOPS and UNDP. This includes 1,844,513.33 USD of cash delivered to 18,326 individuals, including 5,169 children, 1,204 pregnant & breastfeeding women, as well as 303 people with disabilities. A total of 126,083.33 USD cash assistance were provided to 1,513 households affected by cyclone Mocha to 8,424 people including 135 people with disabilities supported with cash grant.

WV **Bangladesh** has extensive experience in cash-based programming in emergency response, refugee response, and DRR programmes. WVB has delivered \$ 10 million in cash transfers, with the funding from USAID/ UNOPs, WFP, European Union, START Fund, and WVB SOs fund. During the COVID-19 response, WVB reached 61,929 households (309,645 individuals) with MPCG support and distributed \$ 2,526,845.

From 2022 to 2025, WV Bangladesh reached flood and cyclone Remal affected 19,538 HHs (46,082 people), including 31,417 children, 2,872 PWD, and provided cash support to protect their lives and livelihoods. Currently, WVB is leading the cash working group of Bangladesh and closely collaborating with UN agencies, the government, and other humanitarian agencies. WVB has incorporated cash transfer in the sponsorship programme to support the sponsored children instead of in-kind support or gift transfer.

LACRO

In **Guatemala**, World Vision provided, with the financial support of USAID, 10.4 US\$ Million dollars in electronic payments. Half of this amount provided life-saving food assistance to vulnerable communities whilst the other half helped the capacity building and employability efforts of vulnerable youth.

World Vision **Colombia**, in partnership with donors such as the US Bureau of Population, Refugees and Migration (PRM), WFP, IOM and the EU have so far distributed USD \$18.3 million in multi-purpose cash assistance (MPCA) and cash for rent, both complemented with comprehensive protection and food security/nutrition programmes, reaching more than 70 thousand beneficiaries directly in 60% of the country's territory.

MEER

For the Ukraine emergency response (covering **Ukraine, Moldova, Georgia, and Romania**) between April 2022 and Feb 2025, World Vision, with funding from BHA, UNHCR, WFP, Aktion Deutschland Hilft, DEC, and multiple other donors, as well as WV PNS, distributed 91 million USD through direct cash and voucher transfers. This assistance reached 893,675 of the most vulnerable unique beneficiaries.

In **Iraq**, in partnership with the World Food Programme, World Vision distributed a total of \$211 million in Iraq from 2014 to 2021. Of this amount, \$192 million was disbursed through CVP using mobile money transfers, direct cash assistance via money transfer agents, and both electronic and paper vouchers. These interventions provided critical support to approximately 215,000 individuals on monthly basis, including Iraqi internally displaced persons (IDPs), Syrian refugees, and members of host communities mainly in North Iraq.

SOUTHERN AFRICA

In **Zimbabwe**, World Vision has successfully implemented lifesaving cash and voucher assistance in response to various crises, including the El Niño drought, Cyclone Idai, and the worsening urban economic conditions. As part of its efforts to support vulnerable populations, World Vision has rolled out urban safety net cash transfers across several poverty hotspots in urban areas. From 2018 to 2024, the Zimbabwe office has disbursed nearly \$33 million in cash and voucher assistance, supported by a diverse range of donors, including WFP, GAC, USAID, European Union, DRA, Aktion Deutschland Hilft, Start Fund, and the former DFID (now FCDO). This assistance has been provided through various delivery mechanisms, including mobile money, cash in hand, over-the-counter transfers via remittance companies like Mukuru and Western Union, and vouchers through locally selected vendors, ensuring flexible and efficient delivery tailored to community needs.

In the **Democratic Republic of Congo (DRC)**, a country grappling with ongoing conflict and large-scale internal displacement, cash and voucher assistance has played a critical role in addressing the needs of conflict-affected communities, particularly in the East Zone. From 2018 to 2024, nearly \$87 million has been disbursed to these communities through e-cash and direct cash delivered. This assistance has been made possible through the support of key donors, including WFP, USAID, BMZ, Aktion Deutschland Hilft, GAC, Private Non-Sponsorship (PNS), DRA, and the Government of Germany.

World Vision (WV) has significantly expanded its capacity to deliver cash and voucher assistance, even in some of the most complex and hard-to-reach areas, including Burkina Faso, Chad, Mali, Niger, and the Central African Republic (CAR).

WESTERN AFRICA

In **Mali**, from 2018 to 2024, WV successfully delivered \$81 million in cash and voucher assistance, supported by key donors such as WFP, Aktion Deutschland Hilft, Education Cannot Wait, CIDA, USAID, UNHCR, UNICEF, and PNS. This assistance was provided through vouchers in collaboration with local retailers or direct cash transfers facilitated by WV's microfinance arm, Vision Fund.

In **CAR**, WV has enhanced its capacity to implement Multi-Purpose Cash Assistance (MPCA), with funding from BHA, as well as single- and multi-sector cash interventions supported by donors like Aktion Deutschland Hilft, WFP, UNICEF, UNOCHA, and GAC. These cash and voucher programmes have been delivered through third-party providers, using direct cash transfers, mobile money, and vouchers to ensure flexible and effective assistance. The cash and voucher assistance in CAR has reached \$41 Million from 2018 to 2024.

EAST AFRICA

In **Somalia**, between 2022 and 2024, with funding from the US government, World Vision distributed \$26,521,148 through mobile money transfers to 321,630 of the most vulnerable beneficiaries. During the same period, in partnership with WFP, World Vision reached 1,894,725 beneficiaries via mobile money transfers (44,690,668 USD) and electronic vouchers (33,490,738 USD).

In **Ethiopia**, in 2024 with funding from the U.S. government, World Vision distributed \$18,515,865 through direct bank transfers to 240,961 of the most vulnerable individuals. Between 2022 and 2024 with support from European Union, World Vision provided \$4,848,727 in direct transfers, reaching 60,288 individuals. Additionally, with funding from FAO, World Vision supported 213,270 programme participants with a total of \$4,010,302. To support environmental recovery efforts, WVE also utilized electronic vouchers to connect crisis-affected populations with suppliers of energy-efficient cook stoves.

STRATEGIC VISION - CASH ROADMAP 2.0

WV's [Cash Roadmap 2.0](#) provides a strategic framework for CVA implementation, with an overall goal of delivering 55% humanitarian assistance in the forms of cash and voucher. The roadmap aims to target 40% of WV's development programmes/countries/to use cash and voucher to address underlying causes of poverty and contribute to resilience building. The roadmap has four strategic objectives:



OPERATIONAL TOOLS AND GUIDANCE

WV has developed robust Cash and Voucher Programming and Operations Manual that sets standards for cash/voucher assessment, feasibility analysis, design, budgeting, implementation, MEAL, risk management, staffing. We have also developed specific Standard Operating Procedures (SOPs) for mobile money transfers, electronic vouchers, direct cash, paper vouchers.

As a child-focused grassroots organisation we rely on CVA technical programmatic teams to develop innovative, effective and evidence-based programming that use Monitoring, Evaluation, Accountability, and Learning (MEAL) tools, Compendium of indicators and guidance how to measure outcomes, outputs and process indicators. WV has competencies and experience in implementing CVP in fragile contexts based on thorough needs and markets assessments, and conflict sensitive market analysis through its market focused tool, the Conflict Sensitive Market Assessment Tool.

Other WV developed tools include feasibility assessment tools, Cash for Work guideline, Cash for School Meal guideline, guidance on CVA integration into sectors (Livelihoods/Food Security, Nutrition, Health, WASH, Education, and Protection).

WV has guidance on accounting, tracking and reporting of Cash and Voucher programmes that includes reporting templates, systems/processes, accounting codes to track and compile reports at global level and share using PowerBI.

TECHNOLOGY AND MANAGEMENT

Last Mile Mobile Solutions® (LMMS) is a technology solution designed to strengthen efficiency, effectiveness and accountability in humanitarian service delivery. It is a stand-alone technology solution developed by World Vision International in collaboration with the IT industry which combines software applications with specific hardware to digitize (and simplify) beneficiary targeting, registration, verification, distribution planning and management, warehousing & inventory management, monitoring and reporting with the ability to integrate with third-party applications to extend the technology value chain.

For example, in 2023, over 65% of resources were delivered through digital payment systems (e.g., mobile money, electronic vouchers), enhancing efficiency, accountability, and access.

Recipient Targeting - LMMS boasts a seamless API integration with the versatile custom form builder, KoBoToolBox, which empowers field staff to swiftly create tailored tools for recipient targeting exercises. This feature facilitates the collection of essential beneficiary data during the targeting phase, streamlining the process before a comprehensive registration is conducted. Furthermore, these custom forms play a pivotal role in Monitoring, Evaluation, Accountability, and Learning (MEAL) processes as they can be directly linked to the existing recipients' database.

Recipient Registration - LMMS offers a dynamic registration application that operates seamlessly both online and offline. The feature captures fundamental demographics following data minimization principles, sufficient for precise tracking of assistance delivery in the last mile. Comparable to a Know Your Customer (KYC) type process, the data is captured only once and can subsequently be leveraged to enroll to various interventions without having to re-register the same beneficiary, again, except for cases updates are required due to different programming needs. Registration can be done at household or individual level making it possible to track assistance delivery at different levels of the community.

Reporting and Visualization - LMMS offers a comprehensive internal reporting and visualization ability which links all modules collected and generated data. This function plays a pivotal role in providing overall programme "reach", with data disaggregated in age, gender, and vulnerability categories. The solution is also being refined and enhanced to provide an automated link between impact indicators and recipient "reach" data in order to provide insights into programme effectiveness.

Cash Delivery - LMMS features a straightforward data integration process that seamlessly connects with any payment service providers, enabling electronic delivery of cash to recipients. LMMS provides generates, based on the programme targeting criteria, a secure payment instruction file that can be ported to the payment service provider to then automate credits to beneficiary accounts as per the cash intervention needs. Furthermore, ongoing enhancements to the solution will build an API mechanism for integrating with payment service providers which will enable more efficient, secure, and a transparent mechanism for delivering cash-based programming.

Electronic Voucher System - The EVS module provides a closed-loop voucher system effective for delivering vouchers through Near Field Communication (NFC) cards or Short Message Service (SMS) in context where programmes collaborate with merchants/vendors to deliver commodities/goods to recipients based on prevailing market conditions. The merchants/vendors are reimbursed based on the actual value of vouchers redeemed through the assigned Mobile Point of Sale (MPOS) which is equipped with a catalog of items, complete with visual presentations and item prices which also makes it easy for illiterate recipients to make purchase selections, Merchants are reimbursed at agreed-upon intervals, contingent upon the value of vouchers redeemed by recipients also visible to a portal accessible to programme staff who'll review balances and submit to finance departments for payment processing.

Commodity/Item Tracking - when there is a need to shift modalities to in-kind assistance, LMMS has strong capabilities. The Item Tracking System (ITS), a module of LMMS provides a fully transparent and auditable workflows for tracking all in-kind items from the moment they enter the warehouse up to the point they reach the intended recipients, households, individuals, or other institutions (e.g. clinics for pharmaceutical items) that are intended to deliver to the last mile. The system features a comprehensive logistics module, which facilitates the registration of new shipments, tracking requisitions, transfers, returns, etc., between warehouses, distribution sites, and other logistics nodes, with real-time (or near real-time) visibility of inventory events at all times., This module also provides automated alerts for events like losses, low inventory levels, incoming shipments, etc. All these features & functions are seamlessly integrated into a role-based workflow system, built on a robust four-eye principles. The feature is complete with online and offline functionality that's heavily build on mobile device capabilities.



CAPACITY DEVELOPMENT – CASH ACADEMY

Since 2020, World Vision has trained close to 600 participants from 63 countries through its well-established in-house capacity-building programme - Cash Academy. The programme develops staff skills in CVA design, implementation, and monitoring, including local capacity strengthening. WV is partnering with an Academic institution to improve its quality and offer academic certifications to students. Graduates are using their skill and knowledge to respond to the needs of affected populations in Sudan, Somalia, Ukraine, DRC, Ethiopia, Niger, Chad, Zimbabwe, Myanmar, and many other countries.

"Cash programming in emergency responses is very critical. In the wake of Sudan's internal conflicts, Cash and Voucher Assistance provided a lifeline for displaced communities. The cash academy has helped me develop the skills to lead the team effectively, ensuring that aid reaches those who need it most."

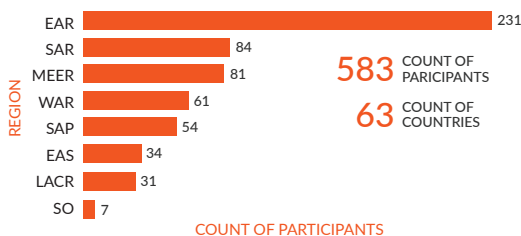
- Inos Mugabe, Operations Director, WV Sudan.

"The cash academy has been a life-changing experience. I feel empowered by the skills I have gained. I can contribute to sustainable change, more efficiently, by supporting my team in Cash assistance programming. Such learning programmes are not only help skill development by also act as a catalysts for change within the communities we serve."

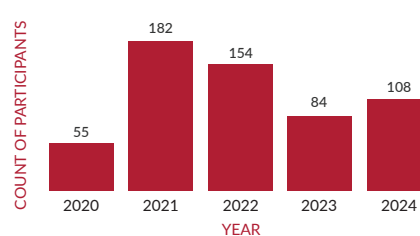
- Pauline Eid, Resilience and Livelihood Technical Officer, WV Lebanon.

CASH ACADEMY 2020-2024

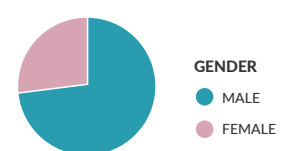
Participants by Region



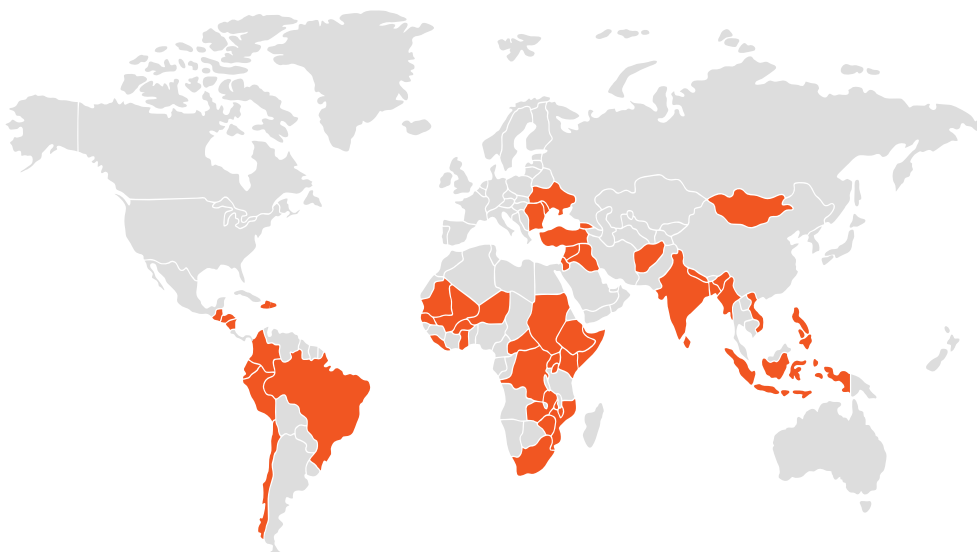
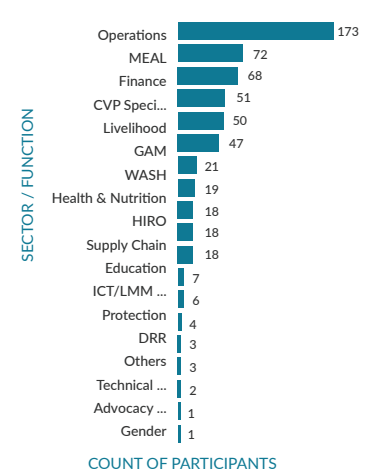
Participants by Year



Participants by Gender



Participants by Sector/Function



FOR MORE INFORMATION:



Cash assistance brings hope and support to Myanmar earthquake survivors



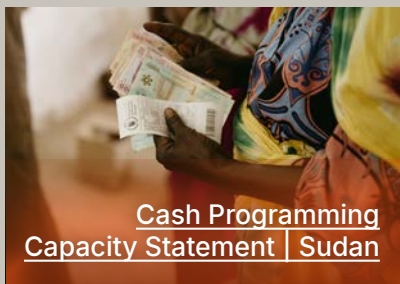
Will Hope Find a Way through Lebanon's Crises?



Haiti | Cash Assistance Sparks New Beginnings



Centring women in crisis: Strengthening communities through cash assistance



Cash Programming Capacity Statement | Sudan



Cash Waves



KEY DONORS AND PARTNERS



Bilateral donors

United States, Germany, United Kingdom, Canada



Local NGOs

WV is committed to a locally-led approach and collaborates with national partners to provide quality CVA



Faith-based organisations



Private sector partners

CONTACT INFORMATION

Belete Temesgen
Director Cash and Market based Programming,
Disaster Management, World Vision International
email: belete_temesgen@wvi.org



<https://www.linkedin.com/company/worldvision/>



<http://www.youtube.com/@WorldVisionStory>



<https://x.com/worldvision?s=21&t=Ck6C2q5qsRjzc-JwOJJecw>

