

"Nexus Mysteria"?

Why the divide is artificial, and the opportunities are real By Kathryn Taetzsch, Global Director, Cash-Based Programming, World Vision

It should not matter what logo, flag or funding source someone represents when they look into the eyes of a mother who has lost a child because of war, or a father who cannot feed his family because the rain did not fall this season, or a child who has only ever known a constant hunger twinge in their stomach.

While we always need to nuance, and ensure appropriate, contextualised approaches based on the needs of those most affected by conflict, poverty or humanitarian crisis, there is artificial distinction between those involved in humanitarian and development and peacebuilding.



How do and can we overcome this?

The six Cs

- **Context.** It matters, it always matters, but so does analysis especially in places of fragility of the context, and ensuring it reflects the reality of the situation and our responses to it.
- Coordination, among often very different actors with different mandates and timelines, including sharing information, establishing high-level reviews of joint aggregated data.
- Consideration of eligibility for assistance, the assistance itself (be it one-off humanitarian multipurpose cash for survival, or conditional transfers for recovery or targeted multi-year, regular social protection interventions buffered by a monetary value transfer) and transition or exit points when appropriate.
- Contingency, to allow for a re-entry or re-activation of transfer assistance when, for example, a child's vulnerability changes because of humanitarian shock, it is not only shock-responsive but "shock proactive". In these cases, predictive vulnerability modelling and live-monitoring is possible and cost- and time-effective.
- Community support through sensitisation and empowerment, and social accountability coupled with quality programmes and clear yet adaptable mandates.
- Collaboration with other local actors, and in particular national and local government entities for sustainability, capacity building and synergy.



Women in Myanmar proudly show off their Last Minute Mobile Solutions cards, which are their key to accessing cash distributions as part of a pilot programme in 25 villages. Khaing Min Htoo/World Vision

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Children and their families affected by extreme poverty and injustice often face more than one challenge. Food insecurity, exclusion from government services, social protection schemes and markets, exclusion from quality eduction, a lack of access to land for cultivation, chronic health challenges, geographic and often socio-economic marginalisation or distance, as well as gender, religious or ethnic or political characteristics. On top of that, conflict and natural disasters occur either frequently or with increased intensity and impact or longevity, compounding the effects felt and experienced by children.

But it doesn't have to be this way. We have put boundaries up between "humanitarian", "development" and "peace" work. They do not have to be divided, they can and should be phased and complementary.

As an organisation, World Vision is strongly committed to ensuring that humanitarian cash-based programmes become the norm, not the exception, and build on national and regional social protection mechanisms, including those that promote financial fall-back contingency nets, where shocks are more predictable to strengthen social protection systems.

We see the urgent need and the opportunities to do all three, and we facilitate the bridging while still learning how to ensure that our work is geared towards those who are most vulnerable, while ensuring greater results and impact.



Mother-of-eight Amina is a beacon of strength for her family. Forced to flee conflict in Marawi, Philippines, she is one of 1,000 families who received cash assistance for food and livelihoods through World Vision. "The hardest part of being displaced is getting the money to buy our food. We also need to spare money to buy medicine," shared Amina. Through the cash-assistance programme, Amina started a food business selling ready-to-eat fish, vegetables and noodles. It is now the family's main source of income. World Vision/Joy Maluyo

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How we do it in World Vision

World Vision strategically seeks to promote linkages and leverage opportunities to help the most vulnerable move from recurrent vulnerability towards greater empowerment and economic, social self-reliance.

The policy goal of larger safety nets is World Vision has worked with governments and other partners to build and strengthen these, for example in Bangladesh, Ethiopia, South Sudan and Lesotho - to ensure that the most vulnerable are able to survive and their basic livelihoods assets are protected so that negative coping mechanisms do not occur or increase.

Cash assistance can provide building blocks for people's <u>livelihoods'</u> graduation that help to improve financial inclusion, to strengthen economic resilience and recovery, and promote self-reliance, and where extreme vulnerability persists, facilitate social safety nets and, importantly, enable and foster childsensitive social protection. For example, Régine in the Democratic Republic of Congo says: "Before the cash we were struggling. My husband (who's a teacher) wasn't being paid, so we weren't able to pay for our children's school fees. With the cash, I've proud to send my children to school.

Cash assistance works when people are affected by natural disasters or violent protracted crisis that result in long-term displacement. And it works where refugees and others can benefit from a choice about the assistance they receive, where markets provide sufficient goods and services to address basic humanitarian needs.

Where well-timed and targeted, humanitarian cash-based programming and financial services can complement each other as well as enable targeted assistance to specific household needs. VisionFund, World Vision's microfinance institution with more than 1.2 million active borrowers (72 % female) affecting nearly five million children, includes pre and post-disaster preparedness services, and recovery loan and insurance

products for disaster-affected farmers and small-scale business owners. It is currently expanding into service products for refugees and internally displaced people.

The delivery of a cash grant is not enough to change people's lives. The ability to use cash to empower people through peaks of fragility and pockets of vulnerability is where World Vision's development and humanitarian work inevitably overlap. In addition to partnering with governments and the private sector, expanding the resource base available such as connecting to the Sustainable Development Goals, this brings a greater degree of sustainability to our work.

Improved financial management will ultimately help families provide for their children and invest in their future, helping to break the cycle of poverty. Equal financial inclusion of women in particular can have far-reaching impacts on the family as a whole by elevating them to make financial decisions, manage household income and ensure resources are invested into children's futures and fostered through an Empowered World View.

Our disaster management, including cash-based programmes, teams work with economic development, social accountability and social protection experts, market specialists and digital technology experts to ensure that programming and monetary transfer based support is a strong enabler for disaster-affected and chronically vulnerable children, families and communities in Central Sulawesi right now, and all over the world, de-mystifying the "nexus" as we serve the same communities during different seasons in their lives and livelihoods.

1.2 millionActive Borrowers



(72 % female)



Source: VisionFund

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Targeting, ongoing monitoring and adjusting to changing household-vulnerability levels is still patchwork in the humanitarian and development sectors. It is vital, in addition to a comprehensive and industry-wide agreed basic trigger-indicator-set, to ensure that people can move from basic survival to increasing self-reliance.

Pilot programmes and evidence tell us that the Graduation approach results in gains in income, consumption, food security, asset retention, productivity, and savings. It complements World Vision's Empowered World View (including Social Accountability), helping people to understand their ability to influence their own circumstances, find value in their identity, and improve their standing in the community, which complements what humanitarian multipurpose cash transfer already does.

The Graduation approach has been acknowledged as a key strategy to equip participants with the skills, assets, and ability to earn a livelihood. It is an approach where the benefits far outweigh the programme costs. More than 60 Graduation programmes have been implemented either through governments or NGOs, such as World Vision.

Ultra poor/Disaster Shock

Lack any means of subsistence and survival Humanitarian emergency assistance, multi-purpose or restricted cash-based programmes







Extreme poor

Unable to meet basic needs Livelihoods promotion, Asset transfer, Technical skills training, Conditional cash-based programming





Cannot afford all basic necessities Social protection, Links to support services, Savings for transformation, Skills training



ansient poor

Occasionally fall below the poverty line Financial inclusion, Targeted microfinance products









Sustainable economic well-being

Provide well for children

Social empowerment, Social integration, Skills training





Sustainable Livelihoods & Resilience

- Secured livelihoods
- Financial security
- Empowerment
- Social inclusion
- · Child health and well-being
- Children have hope and opportunities
- Children are safe
- Children experience equal opportunities

Devereux, S. et al. (2015). "Graduating from Social Protection". IDS Bulletin 46.2.

Sulaiman, M. et al. 2016. Eliminating Extreme Poverty: Comparing the Cost-effectiveness of Livelihood, Cash Transfer, and Graduation Approaches." Washington, D.C.: CGAP.