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Federal Department of Foreign Affairs FDFA

Swiss Agency for Development and Cooperation SDC

Humanitarian Aid and SHA

Multilateral Division

Operational Concept Note
Cash and Voucher Assistance
2021 - 2024

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1. Introduction / Aim of the concept note

This operational concept note aims to cover SDC Humanitarian Aid's (SDC/HA's) overall approach and priorities towards cash and voucher assistance (CVA)[1] for the 2021–24 period. The concept serves as a framework for the operational and global engagement on CVA of all SDC/HA divisions and offices, and seeks linkages with other SDC fields of activity and priority topics. It is the natural result of the previous concepts from 2015–16 and 2017– 20, while taking into account the changing environment of CVA globally.

The concept note aims to define the SDC/HA's strategic goals for CVA and identifies the instruments and activities needed to reach these goals. CVA is an assistance modality and not a theme nor a sector. The concept emphasises the role of CVA as a crucial tool for people-centred humanitarian assistance – which provides dignity, increased agency and choice for the people we serve – as a humanitarian link to social protection, a game changer for the humanitarian system, and a modality to achieve the SDC/HA's strategic objectives.

The operational concept lays out the most important developments of CVA in the past years, summarises the SDC/HA's achievements in the field of CVA, and explains the modality's institutional anchorage and linkages to SDC priority topics. On this basis, the concept outlines the SDC/HA's strategic goals with regards to CVA, explains the existing instruments needed to work towards these priorities, lists the activities to achieve the strategic goals, and identifies strategic partners. The concept concludes with the budget and institutional set-up required to achieve these strategic goals, and a chapter on implementation and accountability.

The concept has been developed in consultation with members of the CVA expert pool, SDC/HA thematic leads – WASH, food security and livelihoods, protection/gender/sexual and gender-based violence (SGBV), disaster risk reduction (DRR) – the head of the expert group for construction, the SDC's policy adviser on poverty/leave no one behind, and selected programme officers.

2. CVA in humanitarian assistance

Broad agreement exists in the humanitarian sector about the **advantages of CVA** as a modality that can be both cost-efficient and cost-effective. More importantly, CVA is a **people-centred approach** which gives recipients more dignity, increased agency and choice to decide for themselves when, where, and how to cover their needs and what needs they want to prioritise. Cash along with food and health services is often one of the top three unmet needs of affected people[2] and, very often, affected peoples' **preferred form of aid.**[3] In addition, CVA is a **market-based intervention** which increases demand in local markets and indirectly contributes to livelihood opportunities along the whole market chain, from producers to vendors.

Since the 2000s, humanitarian organisations have started to develop guidance and tools on CVA. They have **built capacity** and started to mainstream the modality, with the goal of enabling humanitarian practitioners to systematically consider CVA for any project and at any stage of a response, if the context allows. During the past few years, a wide range of **evidence** has been built on all aspects of CVA – on specific issues such as food security, protection, SGBV, WASH, and shelter; different target groups such as IDPs, migrants, women, children, and people with disabilities; and on specific projects such as linking CVA to social protection schemes or complementary programming.[4] Despite these efforts, evidence gaps still exist. In addition, one of the challenges is to translate this global evidence and learning to the programme and project level.

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[1] "Cash and voucher assistance refers to all programmes where cash transfers or vouchers for goods or services are directly provided to recipients. In the context of humanitarian assistance, the term is used to refer to the provision of cash transfers or vouchers given to individuals, household or community recipients; not to governments or other state actors. This excludes remittances and microfinance in humanitarian interventions (although microfinance and money transfer institutions may be used for the actual delivery of cash)." The terms 'cash' or 'cash assistance' should be used when referring specifically to cash transfers only (i.e. 'cash' or 'cash assistance' should not be used to mean 'cash and voucher assistance') (CaLP 2018).
[2] Ground Truth Solutions (2019), p. 17.
[3] E.g. Ground Truth Solutions.
[4] Complementary programming refers to "programming where different modalities and/or activities are combined to achieve objectives" (CaLP 2018).

The **Grand Bargain** – a unique agreement between some of the largest donors and humanitarian organisations who have committed to get more means into the hands of people in need and to improve the effectiveness and efficiency of humanitarian assistance – sets out 51 commitments distilled in nine thematic workstreams. Workstream 3 (Increase the use and coordination of cash-based programming) is considered highly active and saw the greatest investments by Grand Bargain signatories in the past years.[5] It features 8 sub-workstreams on topics such as CVA and risk, social protection, local partnerships and gender. The SDC/HA is co-leading the sub-workstream on CVA and local partnerships, and is actively involved in other sub-workstreams, particularly on CVA and risk, and CVA and social protection.

CVA is just one of the modalities in humanitarian assistance, but because cash is flexible and fungible it is also a **game changer** for the humanitarian system. Cash does not fit neatly into the humanitarian architecture organised along sectoral and demographic mandates. Cash is cross-cutting by nature and recipients never care about agency mandates and goals. CVA has a tendency to highlight the inefficiencies of the humanitarian sector and to help initiate change processes. CVA was the **driving force** behind new operational models in humanitarian assistance, the basic needs approach, joint intersectoral assessments, data sharing agreements between UN agencies, the interoperability of agency systems, joint implementation, and coordination efforts.

Cash coordination has been challenging in the last few years and has suffered from power games and an ad hoc approach, with a lack of clarity on key issues such as leadership, resourcing, and linkages with the overall humanitarian response. Nevertheless, some progress has been made: In December 2018, the principals of OCHA, UNHCR, UNICEF and WFP signed a statement[6] recognising that cash assistance is essential to reforming the humanitarian sector, while acknowledging that there is a need to improve complementarities between the agencies' mutual efforts to provide cash assistance in a cost-effective manner and to ensure accountability to affected populations. The agencies committed themselves to making cash assistance accessible through a collaborative, inclusive, collectively owned and jointly governed system: the **UN Common Cash System** (UNCCS). While the UNCCS is a positive and noticeable step towards improved collaboration and harmonisation among UN agencies, it is yet to be seen how other actors – namely the private sector, civil society, NGOs, INGOs and the International Red Cross and Red Crescent Movement – will be included to ensure true interoperability and complementarity with alternative systems.

In 2019, the **Donor Cash Forum** consisting of EU/DG ECHO, Germany, Norway, Sweden, the United Kingdom, the United States of America, and Switzerland laid out a vision for the use of cash in humanitarian action. In June 2019 they adopted the 'Joint Donor Statement on Humanitarian Cash Transfers', which acknowledges the benefits of cash as an effective and people-centred modality.[7] In their 'Common Donor Approach for humanitarian cash programming' they defined general guiding principles to improve the coherence, efficiency and effectiveness of the assistance received by people affected by crises, and to signal the changes needed in cash programmes.[8]

In line with the aforementioned developments, **global spending** on humanitarian CVA has steadily increased over the past few years, reaching 17.9 per cent (USD 5.6 billion) of global humanitarian spending in 2019.[9] However, in 2016 the Global Public Policy Institute (GPPi) estimated that if CVA was the default modality, between 37 and 42 per cent of the total humanitarian budget would be allocated to CVA,[10] giving an indication of the modality's potential.

Progress has been made, but challenges remain, e.g. the wider use of CVA across all sectors; the risk that processes could be driven more by agencies' preferred ways of working and efficiency considerations than by evidence and recipients' preferences; the lack of clarity around CVA coordination, especially the coordination of multipurpose cash in a sector-based system; aligning humanitarian cash projects with social protection systems; and sustainable capacity development and meaningful involvement of local actors in CVA.

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[5] HPG (2020), p. 61.
[6] UNCCS (2018).
[7] Donor Cash Forum (2019b).
[8] Donor Cash Forum (2019a).
[9] CaLP (2020).
[10] GPPi (2016), p. 10.

Analysing what financial assistance that reaches people affected by crisis (including CVA, remittances, social transfers, and person-to-person giving) might look like in the future and how humanitarian organisations can prepare for it, the Cash Learning Partnership (CaLP)[11] stated in 2019 that financial assistance will be integral to what humanitarian and social assistance will look like in 2030. While organisations will respond differently to emerging opportunities and threats, the humanitarian sector should focus on (1) treating CVA as part of a broader landscape of financial assistance, alongside other actors and other types of financial flows; (2) evaluating the collective impact and ensuring that only the most effective models are scaled-up; (3) taking data responsibility seriously; (4) preparing to better meet the needs of people on the move; (5) maintaining the trust relationship with recipients in an increasingly politicised humanitarian environment; and (6) putting the needs and voices of affected people at the centre, and increasing accountability towards them.

3. Swiss Humanitarian Aid's CVA achievements up to now

Swiss Humanitarian Aid is a pioneer in using CVA in humanitarian assistance. While it is only in the last fifteen years that the use of the modality has significantly increased in global humanitarian responses, the SDC has been using cash assistance since the late 1990s. At the time, the SDC/HA was considered one of the few donors "showing early support"[12] for the use of CVA. Ever since, the SDC/HA has been a strong advocate for CVA and has mainly engaged in four ways:

1. **Donor:** The SDC/HA has been financing partners using CVA since the 1990s. Providing flexible core funding to its main partners gives them the opportunity to choose the most adequate transfer modality for each project. Furthermore, the SDC has been a supporter of CaLP and CashCap[13], two organisations specialised in CVA. Through its active engagement in CaLP's Technical Advisory Group, in the Grand Bargain cash sub-workstreams (e.g. on social protection and on local partnerships), and in the CashCap Steering Committee, the SDC/HA is perceived as a very active donor that is involved in technical and policy discussions.

2. **Operational agency:** The SDC/HA has been using **cash transfers in its self-implemented projects** since 1998. The duration of these projects ranges from several weeks to six years. In 2019, 20 years after its first CVA project, the SDC/HA implemented an Emergency Cash Pilot for earthquake-affected households in Bubq, Albania, delivering cash assistance 8 days after the natural disaster.[14] Furthermore, thanks to its great technical expertise and expert groups, the SDC/HA has extensive experience in sector-specific cash, e.g. cash for shelter rehabilitation.

3. **Secondments:** Since 2009, the SDC/HA has been sharing its expertise by supporting partner organisations through secondments of its cash experts. The SDC/HA currently has a pool of 76 (junior) cash experts and 29 senior cash experts with solid experience and ready for deployment. Since 2009, the SDC/HA has seconded 44 cash experts in 84 secondments to the WFP, UNHCR, UNICEF, UNRWA, UNFPA, IOM, ICRC, IFRC, Swiss Red Cross, and CaLP. Cash experts are in demand, hence this pool is of unique value. More recently, the SDC/HA has received an increasing number of requests for experts with mixed profiles, i.e. experts with experience in CVA and another topic such as protection, WASH, shelter, SGBV, food security/livelihoods, or social protection.

4. **Advocacy:** The SDC/HA plays an active role in **global discussions** on CVA aimed at ensuring that partner organisations' CVA capacity is built up and that CVA becomes a response option that is systematically considered. The SDC/HA has been actively involved in the Grand Bargain cash workstream since its launch in 2016. It was a member of CaLP's Board since its establishment in 2016 until 2020. Switzerland is also co-initiator of the Donor Cash Forum (see page 4).

The SDC/HA's experience in CVA is highly recognised and appreciated internationally. It evolved from being a pioneer in using CVA to being an active operational actor, a recognised UN standby partner, and a strong promoter of and advocate for CVA.

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[11] CaLP, the Cash Learning Partnership, is a global network of actors engaged in policy, practice and research within CVA (more information on page 9).
[12] CHS Alliance (2018), p. 101.
[13] CashCap is an inter-agency project, managed by NORCAP, deploying senior experts to provide multi-agency support with the aim of increasing the use and effectiveness of cash and markets programming in crisis contexts (more information on page 10).

4. Institutional anchorage of CVA

In line with Switzerland's Strategy for International Cooperation 2021–24, Switzerland's direct humanitarian assistance "will focus its activities on four areas and will chiefly draw on the expertise of the Swiss Humanitarian Aid Unit: (1) water supply, sanitation and hygiene; (2) improved food security and livelihoods; (3) protection of the most vulnerable populations, particularly refugees and internally displaced people (which will also include efforts to end sexual and gender-based violence and help people with disabilities) as well as education in emergencies; (4) disaster risk reduction and resilient reconstruction."[15] CVA can contribute to achieving all of these objectives. In addition, CVA is linked to 'other priorities' specifically mentioned in the strategy: cooperation with the private sector, the potential of digitalisation, and coherence between humanitarian assistance and development cooperation.

CVA is also in line with the criteria applying to Switzerland's international cooperation as defined in the mentioned strategy[16]: (1) Needs of the population: CVA provides people affected by crises with increased agency and choice to cover their needs themselves and to access quality basic services. Indirectly, CVA is an investment in local markets, which creates jobs along food and non-food market chains. (2) Swiss interests: Efficient and effective humanitarian assistance constitutes an intrinsic Swiss interest. Additionally, CVA can contribute to a more stable economic environment and a reduction in the causes of displacement and irregular migration. (3) Added value of Switzerland's international cooperation: With its many years of experience and technical expertise in CVA, Switzerland contributes significantly to the development and scale-up of the modality and the capacities of its partner organisations. Furthermore, CVA combines humanitarian assistance with innovation, technology and the private sector. With its presence at a multilateral, national and local level, SDC makes a difference and uses its expertise in project implementation, advocacy and policy dialogue.

5. Links to SDC priority topics and themes

Because of its cross-cutting nature and flexibility, CVA easily links to a broad range of **current and upcoming topics** discussed within the SDC and the wider humanitarian and development community, for example:

- The use of social protection systems[17] – and social safety nets[18] more specifically – to support vulnerable people is becoming increasingly common in developing countries, and can provide a channel through which CVA can be delivered in times of crisis. The SDC has been engaging in social protection for many years, which SDC management is in favour of improving.[19] CVA and **social protection** often converge in terms of objectives, actors involved, and governance arrangements.[20] The goal of linking humanitarian cash assistance and social protection is to (i) leverage national social protection programmes and systems to support the humanitarian response, and vice versa, and (ii) support the development of emerging social protection systems to become more shock responsive over time. Thus, CVA is a useful tool to strengthen this **nexus**.
- CVA can contribute to **sector-specific outcomes**, e.g. to food security, WASH, shelter, protection, SGBV, health, and education. Most global humanitarian clusters, including health, protection, shelter, WASH, nutrition, education and food security, have dedicated cash task teams to build capacity, address evidence gaps, establish guidance and tools, and improve the coordination of CVA within and across humanitarian clusters.
- CaLP's State of the World's Cash Report II states that **localisation** "represents a double opportunity in terms of CVA: i) CVA can strengthen local stakeholders and systems capacities, and ii) local stakeholders and local systems can support the quality and impact of CVA."
- CVA is often at the centre of innovative approaches and new technology, linking humanitarian assistance with **digitalisation** (e.g. mobile money, blockchain), which creates opportunities for more efficient and effective humanitarian programming. At the same time, this brings new challenges and risks, e.g. related to **data protection** and recipients' **right to privacy**. Data protec-

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[15] FDFA (2020), p. 23.
[16] Ibid. p. 17.
[17] Social protection refers "to a set of policies and programmes aimed at preventing or protecting all people against poverty, vulnerability and social exclusion throughout their lifecycle, with a particular emphasis towards vulnerable groups" (SPIAC-B).
[18] Safety nets are a sub-set of broader social protection systems. Safety nets target the poor or vulnerable and consist of non-contributory transfers, such as in-kind food, cash or vouchers. They can be provided conditionally or unconditionally. (CaLP Glossary).
[19] FDFA (2019).
[20] OPM (2018), p. ii.

tion is particularly relevant for CVA, since data is often exchanged with financial service providers which in turn might be obliged under national rules and regulations to exchange data with the government.

- Using its tools and services, CVA implementers have been **engaging with the private sector** along the whole project cycle and, specifically, in the registration and verification of recipients, and for the transfer of funds. Working together with the private sector can lead to more efficiency and effectiveness but it also brings new challenges, such as identifying the right partners.
- Providing poor households, smallholder farmers and small enterprises with improved access to financial services can boost their involvement in economic life and reduce their vulnerability. Case studies suggest that even without **financial inclusion** as a specific objective, CVA can – depending on the context – impact positively on people's ability to access and use financial services. Financial inclusion in turn can contribute to employment and income.
- While the **basic needs approach** is not a new concept, CVA was one of the driving forces behind the ECHO-funded Basic Needs Assessment Guidance and Toolbox[21], because cash gives the flexibility to cover a variety of household's needs across sectors. A basic needs approach requires **coordination** among the different actors in the humanitarian space to such an extent that it will eventually lead to **joint programming**.
- Humanitarian organisations are exploring the linkages between **DRR** and CVA through forecast-based financing and cash assistance, e.g. providing people with cash early on so that they do not need to sell their assets to cover costs during an evacuation in a sudden onset disaster, or when they want to take preventive action to protect their houses and livelihoods.[22] On the other hand, cash for work can also be used to implement DRR projects.

6. Strategic goals

Based on its experience and expertise in CVA, and with reference to Switzerland's Strategy for International Cooperation 2021–24, the SDC/HA will focus its work on CVA in 2021–24 on **three strategic goals**: systematic consideration, quality programming, and digitalisation and innovation. These priorities reflect the CVA teams' continuous analysis of the evolving environment around the use of CVA, the modality's advantages, as well as the SDC/HA's unique position as a donor, implementer, and UN standby partner. Working towards these goals, the SDC/HA brings added value to the beneficiaries and, with its unique expertise and experience, makes a significant contribution to the humanitarian community.

A. **Systematic consideration (i.e. more CVA): CVA is systematically considered as a response option.** The SDC/HA works towards achieving the systematic inclusion of CVA in all humanitarian sectors with the goal that CVA is considered as a response option in all contexts and in all phases of a humanitarian response. Only through systematic consideration of CVA alongside other modalities (such as in-kind, service delivery, technical support, etc.) can it be ensured that the most effective mix of response options is chosen, while taking into account the preferences of the affected populations. Achieving systematic consideration requires that programme officers and decision makers in all humanitarian sectors have the mindset, capacity, tools and guidance available to implement CVA and achieve sectoral or multisectoral outcomes. For the SDC/HA it is important to avoid concentrating all knowledge, expertise and work on CVA with the SDC/HA cash team; it is in the interest of all thematic leads (protection, DRR, SGBV, WASH, food security and livelihoods) and expert groups to build expertise on CVA.

B. **Quality programming (i.e. quality CVA): CVA is implemented according to best practice.** The SDC/HA promotes quality programming and supports the development of standards for CVA in line with the 'Joint Donor Statement on Humanitarian Cash Transfers' and the 'Common Donor Approach for humanitarian cash programming'.[23] Whenever possible, humanitarian CVA should be linked and aligned with (shock-responsive) social protection specifically, and to development cooperation more broadly. The SDC/HA prioritises a people-centred approach to CVA that seeks, shares and acts upon feedback from recipients. It also prioritises CVA work that maximises accountability to affected people, mainstreams protection and upholds the safety, dignity and preferences of the recipients. In relation to this, the SDC/HA supports CVA

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[21] "The concept of basic needs refers to the essential goods, utilities, services or resources required on a regular, seasonal, or exceptional basis by households for ensuring survival and minimum living standards, without resorting to negative coping mechanisms or compromising their health, dignity and essential livelihood assets" (ECHO 2018)

[22] Pelly (2019)

[23] Donor Cash Forum (2019a; 2019b)

activities that take into account the specific needs of vulnerable groups. In addition, it contributes to and promotes localisation in CVA.

C. Digitalisation and innovation (i.e. innovative CVA): Innovation increases the quality of CVA and accountability to affected populations.
The SDC/HA promotes the use of (innovative) technology to i) increase the efficiency and effectiveness of CVA programmes, ii) overcome digital divide, iii) improve accountability to affected populations, iv) step up the use of feedback mechanisms and v) provide more opportunities for beneficiaries to influence programme design. The SDC/HA acknowledges the opportunities and challenges of digitalisation and innovation, and supports the testing of new and innovative approaches and programming in diverse environments. Taking into account potential risks and data responsibility, the SDC/HA prioritises the protection, dignity and privacy of beneficiaries over technological advancements.

7.   Instruments and activities

The SDC/HA uses different instruments to engage in CVA. They reflect its multiple role as a donor, standby partner, and government agency implementing its own projects. Seven specific instruments will be used to contribute towards the strategic goals. The instruments work at technical and strategic levels and can be implemented both at global and national levels by the SDC/HA management team, programme officers, SDC/HA cash team, cooperation offices, and others. They can be used flexibly, separately, or in combination.

Below is a brief explanation of the seven instruments, followed by a list of specific activities to be undertaken for each strategic goal.

1. **Advocacy**: influencing decisions towards implementation of the strategic goals (e.g. messages advocating for people-centred humanitarian assistance).

2. **Policy dialogue and policy influencing**: systematic engagement in CVA policy processes with the aim of reaching policy outcomes (e.g. active engagement in the Donor Cash Forum). Influencing policy processes with a view to changing the policy outcome (e.g. engagement in CaLP's Board).

3. **Capacity building**: building CVA-related capacity of SDC/HA cash experts, SHA expert groups, and SDC staff (management, finance/administration, programme officers from head office and cooperation offices) through trainings, briefings, learning events, and of partner organisations through secondments and backstopping to contribute to better understanding and quality implementation of CVA and, ultimately, the systematic consideration of CVA at all stages of a humanitarian response.

4. **Project implementation**: implementation of CVA projects through SDC cooperation offices or in emergency response activities, directly or with partner organisations.

5. **Knowledge management and research**: contribution to knowledge management and research through development of case studies, commissioning of evaluations and other knowledge products, and sharing this with the wider CVA community of practice.

6. **Coordination**: work towards improved cash coordination to increase efficiency and effectiveness of CVA, both at global and national levels (e.g. Donor Cash Forum, Grand Bargain cash sub-workstream on cash and local partnerships, support to CashCap and CaLP).

7. **Technical support and quality control**: provision of technical support to improve quality programming through technical advice, engagement in technical forums, secondments and backstopping. Ensuring quality humanitarian programming through review of credit proposals, project documents, project evaluations and backstopping.

The following table maps the strategic goals against the seven instruments. The specific activities for each strategic goals and instrument are listed in the annex.

Instruments (cf. section 6)	Strategic goals (cf. section 5)		
	A. Systematic consideration	B. Quality programming	C. Digitalisation and innovation
1. Advocacy	X	X	X
2. Policy dialogue & policy influencing	X	X	X
3. Capacity building	X	X	X
4. Project implementation	X	X	X
5. Knowledge management & research	X	X	X
6. Coordination	X	X	X
7. Technical support & quality control	X	X	X

8.   Partners

To work towards achieving the strategic CVA goals and considering the SDC/HA's multiple role of donor and standby partner, the SDC/HA builds and maintains strategic partnerships with regards to CVA. Main CVA partners are other donors, governments in partner countries, UN agencies, the ICRC and IFRC, global organisations and networks specialised in CVA, Swiss and international NGOs and, increasingly, local NGOs.

- **Governments in partner countries** are important actors facilitating CVA through agreements, enabling the linkages with social protection and ensuring sustainability.

- **Donor Cash Forum**, including the EU (DG ECHO), Denmark, Germany, Norway, Sweden, Switzerland, the United Kingdom and the United States of America, is a group of donors who recognise the need for improved donor coordination (more info on page 4).

- **The WFP, UNHCR, UNICEF, ICRC and IFRC** are the main organisations implementing CVA at scale, while **UNRWA, IOM, and FAO** are making efforts to catch up. **OCHA** coordinates CVA in humanitarian responses. The SDC/HA will continue supporting these organisations with core contributions, funding of specific CVA projects, the deployment of cash experts, and will continue strategic and technical exchange.

- Many **international NGOs** have great knowledge in CVA. Cooperation offices will continue funding specific CVA project if relevant to the context.

- **Swiss NGOs** have made progress in CVA in the past years. The SDC/HA will increase its strategic and technical exchange with Swiss NGOs, improve coordination, and provide backstopping and – if possible – secondments to strengthen the organisations' CVA mainstreaming, implementation and capacity building. Cooperation offices will continue funding specific CVA projects if relevant to the context.

- **Local NGOs** are crucial actors in the implementation of CVA. To contribute to the localization agenda, the SDC/HA will increasingly support local NGOs through institutional capacity building and backstopping. The SDC/HA will prioritise projects which engage local actors in their design and implementation. In its own projects, the SDC/HA will always consider establishing meaningful partnerships with local actors.

- **CVA working groups** are important for technical and strategic coordination and collaboration, and ultimately to increase quality programming. The SDC/HA will continue engaging with specific working groups, such as the Grand Bargain cash workstreams and its sub-workstreams, as well as with the cash task teams of the global humanitarian clusters. In the case of direct actions, the SDC/HA will engage with (or initiate) the country-specific cash working group.

- The **Cash Learning Partnership (CaLP)** is a global network of humanitarian actors engaged in policy, practice and research in CVA. CaLP has over 80 members who collectively deliver the vast majority of CVA in humanitarian contexts worldwide. Members include UN agencies, the Red Cross and Red Crescent Movement, local and international NGOs, donors and private sector entities. CaLP enables collaboration between organisations to increase the scale and quality of CVA, while also supporting them to make their own progress. They do this by bringing

organisations together to strengthen capacity, knowledge, coordination and policy for CVA. The SDC/HA has been a supporter of CaLP through financial contributions since 2013. In addition, the SDC/HA has been a member of CaLP's Board since it was established in 2016, and a member of the Technical Advisory Group since 2017. Since 2017, SDC/HA has seconded two cash experts as senior technical officers to CaLP in Geneva.

- **CashCap** is an inter-agency project, managed by NORCAP, deploying senior experts to provide multi-agency support with the aim of increasing the use and effectiveness of cash and markets programming in crisis contexts since 2016. CashCap experts build the capacity of their host agencies, national and local stakeholders and aim to contribute to bridging gaps and improving the quality of CVA. The SDC/HA provided annual contributions to CashCap in 2019 and 2020 with the aim of addressing the global challenge of quality cash coordination, approaching the problem holistically rather than favouring one agency. The SDC/HA is currently represented in the CashCap Steering Committee.

The voices and feedbacks of **people affected by crises** are crucial for people-centred humanitarian assistance, to ensure that humanitarian assistance covers the most urgent needs, and to constantly improve the quality and relevance of CVA programmes.

9.   Budget / set-up

The implementation of this operational concept note lies primarily with the SDC/HA cash team, which consists of:
- An institutional CVA focal point (20 per cent)
- A CVA programme officer (100 per cent)
- A head of technical working group cash within the 'Coordination and Administration' expert group
- and a CVA focal point within SDC/HA's human resources

However, at global level CVA has been mainstreamed into other topics and themes. The global humanitarian clusters have caught up on CVA and are continuously developing knowledge, guidance and tools for their specific sectors. Within the SDC/HA it is therefore important to avoid concentrating all knowledge, expertise and work on CVA on the SDC/HA cash team alone; it is in the interests of all thematic leads (protection, DRR, SGBV, WASH, food security and livelihoods) and expert groups to build expertise on CVA, and to follow the topic in their specific field (e.g. WASH and CVA, protection and CVA). Furthermore, each thematic experts' unit should build experts with 'mixed profiles'.

The CVA programme officer and the cash budgets are managed through the H-Multi division (the head of division represents CVA at the department management level). The institutional focal point is in a geographical division providing direct links to operations. Regardless of this arrangement, CVA as a cross-cutting modality is important for the multilateral and geographic divisions, and all cooperation offices.

To implement this concept, the following annual budget is foreseen:

Budget lines:	Amount (in CHF):	Specific budget:
Salary CVA programme officer (SHA contract)	150,000	*Global budget*
CVA support activities (e.g. events, trainings, evaluations, reviews, learning briefs, contributions)	150,000	*H-Multi budget*
Total	**300,000**	

Additional contributions to CVA-specific projects or organisations are considered on a case-by-case basis. In addition to this budget, seconding cash experts, backstopping and bilateral CVA projects are to be covered by the respective geographical divisions and cooperation offices.

10.   Implementation

Based on the CVA operational concept note 2021–24, the CVA programme officer in consultation with the institutional CVA focal point, the deputy head of the Coordination and Administration expert group

and other relevant stakeholders, will develop an annual work plan including a set of indicators. An update on the implementation of the work plan will be given at the annual CVA Workshop. At the end of the year, the CVA programme officer will write a short report (approx. 2 pages) summarising the activities that were implemented, the results that were achieved, and what the challenges were.

11.   Accountability

The operational responsibility and the decision to engage or not in CVA remains with the cooperation offices and the geographical divisions, which also decide which modality (e.g. CVA, in-kind, service delivery, technical support) is best adapted to the context, while the overall responsibility for the technical and policy coherence of CVA has been tasked to the SDC/HA cash task team. There are two parallel reporting lines: the head and deputy head of the Coordination and Administration expert group report directly to the Delegate for Humanitarian Aid / head of SHA, while the CVA programme officer reports to the head of the H-Multilateral Division.

In order to help monitor the progress that is being made with the implementation of this concept, the following key performance indicators have been identified, in addition to the set of indicators developed within the annual work plans:

Systematic consideration:
- number of SDC/HA staff (structure and SHA) reached through training sessions and individual briefings
- percentage of cash experts in cash pool with mixed profiles, specifically in social protection, WASH+, protection, SGBV, DRR+
- level of engagement with SDC thematic networks, SDC/HA priority topics and expert groups

Quality programming:
- level of engagement in global and country-level working groups and fora on CVA
- number of SHA cash experts seconded and assigned to CVA positions
- number of mandates and backstopping missions (to Swiss Embassies or partner organisations) for scoping missions, feasibility studies, reviews and strategic guidance

Digitalisation and innovation:
- members of the cash pool continuously learn on topics related to digitalisation and innovation
- local, national and private actors supported in providing context-relevant solutions
- number of funded or implemented CVA projects which use innovative or new technologies

A systematic roll-out of the concept, particularly to cooperation offices, will be critical for its effective implementation. This may be done through targeted communication to the cooperation offices, awareness events at head office, individual briefings or field missions with training sessions, workshops, and technical advice on the operationalisation of the concept.

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OPM (2018) *Shock-Responsive Social Protection Systems Research. Synthesis Report*

Pelly, Isabelle (2019) *Cash, forecast-based financing and early action – a powerful trinity*

SPIAC-B *Social Protection Inter-agency Cooperation Board*

UNCCS (2018) *Statement from the Principals of OCHA, UNHCR, WFP and UNICEF on Cash Assistance*

Annex: Planned activities 2021-24

The specific activities for each instrument have been listed in the following three tables, one table for each strategic goal. Activities are split into two columns: 'Internal' refers to activities implemented within the SDC/HA (head office and cooperation offices) or targeted at stakeholders within the SDC such as programme officers, thematic focal points, members of the SHA, etc.; 'External' refers to activities targeted at stakeholders outside the SDC, such as other donors, partners, implementing organisations, working groups, etc.

A. Activities for 'systematic consideration'

Internal	External
A1 Advocacy	
• Advocate for the implementation of CVA in all contexts and in all phases of a response.	• Advocate for the implementation of CVA in all contexts and in all phases of a response, including towards host governments.
A2 Policy dialogue & policy influencing	
•	• Encourage partner organisations to systematically consider CVA for all projects, in all contexts and in all phases of a response, including in emergency responses.
A3 Capacity building	
• Facilitate a session on CVA at SHA introductory courses. • Organise annual CVA training for members of the SHA and SDC staff from head office and cooperation offices ('Basic training'). • Facilitate regular crash courses, on-demand briefings and learning events at head office, for cooperation offices, and others. • Continuously develop pool of cash experts, including experts with mixed profiles such as CVA and WASH, shelter, SGBV, protection, social protection or livelihoods/food security, also considering linguistic diversity. • Support thematic leads (protection, DRR, SGBV, WASH, food security and livelihoods, shelter) and expert groups (e.g. construction, logistics) in building expertise in CVA and support their engagement with sector-specific CVA working groups and networks. • Ensure inclusion of CVA in expert groups' trainings. • Strengthen integration with and mainstreaming of CVA in SDC/HA priority themes and expert groups. • Include CVA in rapid response ('SET') trainings.	• Invite Swiss NGOs and local actors to the annual CVA Basic Training and annual Cash Experts Workshop. • Support training of partner organisations in project countries (directly or through a partner organisation).
A4 Project implementation	
• Systematically consider CVA as a response option in all direct actions, in all contexts and in all phases of a response, including in emergency responses.	• Encourage partner organisations to systematically consider CVA for all projects, in all contexts and in all phases of a response, including in emergency responses.

Internal	External
- Systematically consider the implementation of complementary programming, where different modalities and/or activities are combined to achieve objectives (e.g. CVA and referral mechanisms). - Build pool of cash in emergencies experts available for rapid response deployments.	
A5 Knowledge management & research	
- Organise annual workshop for experienced cash experts to ensure continued learning and knowledge exchange ('SDC CVA Workshop'). - Ensure continuous exchange between cash experts, country offices and head office by sharing best practices (regular reporting by secondees, monthly updates from head office, bi-annual CVA Newsletter). - Ensure continuous exchange with SDC/HA priority topics and expert groups. - Ensure continuous exchange of knowledge and expertise with thematic networks of development cooperation, specifically on topics such as social protection, financial inclusion, employment and income, as well as engaging with the private sector, innovation, Tech4Good and digitalisation. - Organise regular brown bag lunches and presentations on specific topics broadly related to CVA.	- Strengthen knowledge on complementary programming, where different modalities and/or activities are combined to achieve objectives. - Support development of knowledge and coordination in CVA and SDC/HA priority topics, through involvement in and/or support of sector-specific cash task teams.
A6 Coordination	
- Ensure CVA is included in the operational concepts of SDC/HA priority topics. - Ensure CVA is included in all the concepts of SDC/HA expert groups. - Ensure CVA is considered for all cooperation programmes.	
A7 Technical support & quality control	
Support systematic inclusion of CVA in SDC/HA priority themes and expert groups.	- Support main partners by seconding experts. - Explore technical support and capacity building to host governments (e.g. on social protection) - Explore potential secondments with Swiss INGOs. - Support INGOs and local actors through backstopping.

B. Activities for 'quality programming'

Internal	External
B1 Advocacy	
Advocate for the use of CVA as a tool to address people's most pressing needs	Advocate for the use of CVA as a tool to address people's most pressing needs

while maximising effectiveness and efficiency and putting people at the centre. • Advocate for linking humanitarian CVA and (shock responsive) social protection.	while maximising effectiveness and efficiency and putting people at the centre. • Advocate for linking humanitarian CVA and (shock responsive) social protection.

B2 Policy dialogue & policy influencing

	• Engage in the Donor Cash Forum to facilitate and support joint donor messages on CVA, while emphasising accountability to affected people and people-centred humanitarian assistance. • Participate in consultations on important CVA processes and participate in key policy and technical working groups where useful, in particular when linked to SDC/HA priority themes, localisation and social protection.

B3 Capacity building

• Organise annual training for members of the SHA and SDC staff at head office and cooperation offices ('Basic Training'). • Systematically include protection and SGBV in basic and advanced trainings. • Ensure continuous learning of the members of the cash pool through (internal/external) trainings on specific topics (e.g. social protection).	• Invite Swiss NGOs and local actors to the annual CVA Basic Training and annual Cash Experts Workshop. • Support training of partner organisations in project countries (directly or through a partner organisation).

B4 Project implementation

• Implement CVA that maximises accountability towards affected people, mainstreams protection and SGBV/gender considerations, and upholds the safety, dignity and preferences of recipients. • Prioritise CVA that puts people at the centre, and that seeks, shares and acts upon feedback from recipients. • Seek linkages and alignment with social protection systems.	• Coordinate direct actions with other actors and seek linkages and alignment with (governmental) social protection systems. • Where possible, implement direct actions through meaningful partnerships with local actors. • Prioritise projects by partners which maximise accountability towards affected people, mainstream protection and SGBV/gender considerations, and uphold the safety, dignity and preference of recipients. • Prioritise projects by partners which put people at the centre, and that seek, share and act upon feedback from recipients. • Prioritise projects which seek linkages and align with social protection systems.

B5 Knowledge management & research

• Contribute to quality programming through evaluating direct actions and implementing recommendations and findings. • Improve knowledge management, technical exchange and capacity building among cash experts. • Improve capitalisation on experience of experts on mission and share with cash pool.	• Support specific CVA activities which produce learning on people-centred humanitarian assistance and accountability to affected population, and/or protection, SGBV/gender, shelter or DRR. • Create knowledge around CVA as a tool for people-centred humanitarian assistance. • Support knowledge exchange with Swiss NGOs (e.g. through regular exchange, annual meetings).

B6 Coordination

Internal	External
	• Facilitate events on CVA, with particular attention to Geneva-based initiatives and partners. • Engage in Grand Bargain cash workstream. • Engage in and potentially co-lead Grand Bargain cash sub-workstreams (e.g. social protection, local partnerships). • Engage in sector-specific cash task teams, especially those related to SDC/HA priority themes (and expert groups). • Continuously explore other opportunities for collaboration, including secondments to support coordination (e.g. co-lead of cash working groups). • Continuously explore opportunities to support coordination among CVA actors.
B7 Technical support & quality control	
• Review cooperation programmes, credit proposals, project documents and evaluations related to CVA, ensuring implementation of quality standards. • Increase provision of backstopping to experts on mission.	• Contribute to improving the overall quality of CVA, as an active member of the CaLP network and through active engagement in CaLP's Technical Advisory Group. • Support main partners by seconding experts to improve quality programming.

C. Activities for 'digitalisation and innovation'

Internal	External
C1 Advocacy	
• Promote CVA that builds on technological advances and innovations, while taking into account potential risks, data protection and while prioritising the protection, dignity and privacy of affected populations.	• Promote CVA that builds on technological advances and innovations, while taking into account potential risks, data protection and clearly prioritising the protection, dignity and privacy of affected populations.
C2 Policy dialogue & policy influencing	
• Raise awareness about potential risks of innovation and technology, specifically related to data protection, dignity and privacy of affected populations.	• Encourage the use of innovation, where it is advantageous to the transfer operation and where it does no harm to beneficiaries. • Support the role of local, national and private actors in providing context-relevant solutions.
C3 Capacity building	
• Discuss opportunities, challenges and risks of innovation and new technologies, and work on potential solutions. • Ensure continuous learning of the members of cash pool experts through (internal/external) trainings on topics related to digitalisation and innovation. • Acquire internal and/or external digital competency.	
C4 Project implementation	
• Encourage the use of innovation and new technologies in direct actions while "doing no digital harm".	• Consider funding projects which use innovation and new technologies.

• Support improvement of databases in direct implementation (e.g. rapid response missions) and data protection.	
C5 Knowledge management & research	
• Use digital tools to complement the trainings of the cash pool. • Engage with development cooperation, specifically with the private sector engagement and digitalisation focal points on topics such as Tech4Good, innovation and digitalisation.	• Support testing of innovation and technology.
C6 Coordination	
• Coordinate activities with 'TechCom' expert group and working groups on private sector engagement and financial inclusion.	
C7 Technical support & quality control	
• Engage with 'TechCom' expert group for technical expertise and potential joint activities.	