PHAP Credentialing Program Certification in Cash and Voucher Assistance (CVA)

Study Guide

version 0.4_20190617

Draft version 0.4

This guide will be continuously updated to reflect new developments and new resources published. If you have any comments or suggestions, please provide them using the online form at https://diagnostics.phap.org/s3/study-guides-comments

NOTE: This Study Guide has been developed independently from the PHAP Credentialing Program. The PHAP Credentialing Program is governed by an independent Certification Commission, an independent certifying body of the International Association of Professionals in Humanitarian Assistance and Protection (PHAP). No preparatory resource is endorsed by the Certification Commission nor is a prerequisite to earn PHAP Credentialing Program certifications.
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Introduction

Responding to long-standing concerns about capacity issues across the humanitarian sector, the PHAP Credentialing Program combines the established and rigorous international standard for professional credentials with solutions that meet the specific needs of the humanitarian sector, structuring the program around a number of narrower certifications in specific competency areas. Certifications can provide a robust means for humanitarian practitioners to demonstrate competencies and for employers to know whether staff members or job candidates possess specific knowledge or skills, while reinforcing high standards of commitment and competence at the individual level.

This Study Guide is designed to help you, as a PHAP Credentialing Program certification candidate for Cash and Voucher Assistance (CVA), prepare for the certification assessment. It contains information and advice to help you maximize the value of the time that you are putting in to prepare. The CVA certification has been developed in partnership with the Cash Learning Partnership (CaLP), in order to be aligned to their competency framework and allow candidates to make the most use of learning resources offered by CaLP and other organizations.

Take note that this guide is not meant to serve as a comprehensive textbook. The focus is on highlighting the areas you should learn about if you are interested in applying for certification, as well as pointing you to recommended resources in order to do so.

The Study Guide contains two main sections: an overview and guide for how to approach your preparations and a section with resources for each of the domains of the competency framework. We recommend all candidates to read the first section before proceeding to the domain-specific content.

What is Certification?

The three credentials offered by the PHAP Credentialing Program are certifications. PHAP follows the usage in the leading international standard for certifying individuals.\(^1\) The term certification is used for voluntary programs for recognition of individuals through an independent assessment (not requiring participation in any particular course) against a body of knowledge that is based in confirmed actual practice in a clearly defined area.

Certification is a form of credentialing. Other credentialing types you may have heard of that are distinct from certification include licensure (required for practicing in certain jobs, such as medicine) and certificate programs (based on assessment linked to participation in specific training or courses). You may have also heard the term accreditation, which under standard credentialing usage applies to organizations, not individuals.

While many certifications are full professional role certifications, others are for specific competency areas. The certifications currently offered by PHAP certify specific sets of competencies which are relevant to many humanitarian practitioners across the sector. But as they do not cover all the competencies needed in humanitarian work, they do not certify in themselves that a person is a fully competent humanitarian practitioner.

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\(^1\) ISO 17024 Conformity assessment — General requirements for bodies operating certification of persons
Competencies include knowledge, skills, and abilities. The certifications currently available focus primarily on knowledge, and also on skills of applying that knowledge in different scenarios that require interpretation and problem-solving skills.

The PHAP Credentialing Program certification in Cash and Voucher Assistance (CVA), developed in partnership with CaLP, is designed for humanitarian practitioners who want to demonstrate the essential knowledge and skills needed by everyone working in the area of CVA. The CVA certification is highly relevant for all individuals involved in the operational delivery of CVA, as well as program design, strategic planning, and decision making relating to CVA. The CVA certification competency framework was developed through a consultative process involving hundreds of CVA practitioners. The CVA certification is a stand-alone certification designed to apply to all practitioners involved in CVA, at all levels of professional experience.

Reasons for Earning PHAP credentials

Individuals surveyed or involved in the development of the PHAP Credentialing Program have expressed interest in certification for a variety of reasons. Chief among them is a personal commitment to their own accountability and that of the humanitarian sector. As a certificant, you commit yourself to a high professional standard in your work and an ongoing pursuit of knowledge and proficiency in your work.

The CVA certification provides an opportunity for practitioners to demonstrate professional competencies within the aforementioned scope of the certification. All certified individuals receive a verifiable digital badge as proof of their achievement that can be added to their CVs, social media profiles, email signature, or personal websites and portfolios.

While only awarded to individuals, PHAP Credentialing Program certifications can have an impact on the different stakeholders in humanitarian action, including:

For people affected by crisis

- A robust way to improve accountability to crisis-affected people
- Provides a tool for building capacity across the humanitarian sector
- Reduces waste of limited resources

For practitioners

- A robust method of demonstrating professionalism, commitment, knowledge, and skill
- Flexible choice of learning methods, including capturing on-the-job learning
- Possibility to have existing skills and knowledge recognized

For organizations and agencies

- A flexible set of tools for recruitment and staff development
- Identify gaps and focus staff development resources where most needed
- A way to demonstrate organizational readiness and live up to commitments
For training and education providers

- Relevant, up-to-date, practice-based body of knowledge for curriculum development
- Increase value of existing training and education offerings by adding trusted and robust assessments
- Provide motivation and recognition to course and training participants

What is Required for Certification?

Before you begin preparing for the certification, it is important to ensure that you meet the qualifications.

In order to be eligible for a PHAP Credentialing Program certification, you must:

- Commit to abide by the PHAP Code of Ethics and Professional Conduct;  
- Agree to participate in the continuing education program for maintaining the certification or to otherwise undertake a re-assessment at the end of the certification period, in order to maintain the credential; and
- Achieve a passing score in the proctored (invigilated) certification assessment.

The certification assessment consists of 60 multiple-choice questions (MCQs). The MCQs are designed to measure candidate ability with regard to a specific area in the certification body of knowledge, and are of three main different types: recall, interpretation, and problem solving.

Depending on the nature of the area in the body of knowledge, the mix of MCQs and level of difficulty will vary – for example, areas that ask for knowledge of facts are more likely to use recall questions, while areas that require judging a situation according to certain criteria would more likely use interpretation questions. It is important to note that the certification questions do not cover all of the knowledge in the domain, but are rather a sampling of the possible questions that could be asked. However, as you do not know which specific questions will be asked, you should prepare for each area in its entirety.

Each domain of the certification body of knowledge a certain percentage of the assessment, divided according to the relative importance determined for them in the certification job task analysis.

The assessments are delivered through a secure online system, which gives you the possibility to take the assessment at any time and from any place where you have a computer, an Internet connection, and a webcam. The assessments are proctored (invigilated).

It does NOT require participation in any particular preparatory course, nor does it require membership in PHAP.

Earning the certification requires making a firm commitment to dedicate the time required to achieve it and maintain it. Once you have confirmed that you are eligible and interested in

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2 The PHAP Code of Ethics and Professional Conduct is available in the appendix and at phap.org/code-of-ethics
seeking the certification, the next step should be self-assessment and planning. This is the topic of the next section.

For More Information

- For more information about the PHAP Credentialing Program, visit [phap.org/credentialing-program](http://phap.org/credentialing-program)
- For more information about the CVA certification in particular, visit [phap.org/cp-cva](http://phap.org/cp-cva)
- For detailed information about the certification requirements, assessment registration, policies, fees, and the entire certification process, refer to the Candidate Handbook on the PHAP website
- For other questions, email the PHAP secretariat at [certification@phap.org](mailto:certification@phap.org)
Creating and Executing Your Study Plan

Planning Your Certification Assessment Study Path

Your existing experience and knowledge as well as your learning preferences and available time will influence how to best prepare for the certification assessment. There is more than one path to follow – and as the certification does not require any particular course, it is up to you to decide how you would like to prepare.

You may of course already have the knowledge required to pass the assessment. However, in most cases, candidates will benefit from refreshing their understanding of the area – it will give you the opportunity to solidify your long-term ability to recall information when needed, and also to deepen your knowledge on topics that you may only have dealt with cursorily in the past.

This section is designed to help you approach your preparation in a purposeful and planned manner. Take a few minutes with this section to discover the different resources that are available to you and how they can be used.

What are Your Learning Preferences?

How do you prefer to learn new things? If you become interested in a new area of knowledge or skill – for example digital video editing – how do you approach it?

a) Do an online search or get the latest book on video editing?
b) Sign up for a course or workshop?
c) Get in touch with a friend or colleague who you know is an expert in the area?
d) Seek out other friends or colleagues who want to learn about video editing?
e) Get the necessary software to start experimenting directly with video editing?

The one you are likely to gravitate towards is connected to your preferred way of learning:

- If a), you are likely to prefer reading new material and reflect on how you relate to it before try it out in practice.
- If b), this might indicate a preference for learning through organized and guided instruction from those already skilled in the area.
- If c), you might prefer learning through observing best practice.
- If d), your preference is likely for learning through an informal or formal study group.
- If e), you are likely to prefer getting started and figuring out as you go.

None of these options are necessarily better than the other, nor are they mutually exclusive. It is, however, important to note that you are likely to have a preference for one or two of them – keep this in mind when planning your studying.

Consider how this applies to you…

Which of the options above did you choose and why? Do you think this is generally applicable to your learning preferences? *(Write down your response, to include in your study plan)*
What We Know About How We Learn

How we best learn is a complex topic, and important new discoveries have been made in this area in the past decade. A few points are worth mentioning in this overview:

- It is clear that last-minute cramming does NOT work. While it might in some cases help you pass an assessment, but it will not help you with longer term understanding or retention.
- If you want to strengthen your long-term memory, and be able to recall information when needed, add new information gradually, and repeat it at regular intervals.
- Research also indicates that it is important how you repeat the material. Just repeating key points, while useful for initial learning, is of questionable value. Instead, regularly recalling information is shown to be effective. This can be through emulating a test environment and quizzing yourself (or having others quiz you), applying your knowledge through study questions, or thinking through the applicability of concepts in more complex real-world scenarios.

When preparing your study plan, try to include time for the gradual introduction of new information as well as opportunity for quizzing and discussion. Next we will be looking at resources to help you do so.

Consider how this applies to you…

What do you think of the value of repeating material regularly? When planning your study schedule, how can you allocate sufficient time to practice recalling information? What methods will you use? (Write down your response, to include in your study plan)

Study Resources

In order to help candidates prepare for the certification assessment, PHAP has made available a range of resources, which together with resources from partner organizations provide support for different ways of learning. It is important to note that none of these resources are required in order to qualify for the certification, nor are any of the certification assessment questions taken from any of these resources.

Overview of resources available

A diagram showing the different resources available to you in your preparations is shown in Figure 1. It is recommended for all new candidates to first complete the self-assessment, followed by the online Diagnostic Tests, as described in more detail below. This will allow you to get an idea of whether you are ready to sit for the certification assessment or whether (and in what areas) you would need to strengthen your knowledge. However, this is not required – you can also access the study resources directly, or even attempt the assessment directly if you are convinced that you already have the necessary knowledge.
Study resources
- Study Guide
- Online courses:
  - Kaya, DisasterReady, etc.
- Course listing
- Study groups
- Professional communities

Preparation for certification assessment or diagnostic test

Report on specific areas to improve

Diagnostic test (online)

Self assessment

Ready for certification

Certification
- Re-certification
- Continuing Education (or re-assessment)

Certification assessment (via remote proctoring)

Agree to Code of Ethics & Candidate Attestation

Tutorial assessment

Candidate Handbook and Study Guide

PHAP Credentialing Program website
Certification Body of Knowledge
At the center of the certification is the body of knowledge, based on a methodical and comprehensive practice analysis that investigated the competencies required in the specific area of the certification, in this case Cash and Voucher Assistance (CVA). The body of knowledge is divided into four domains, each with between two and eight statements. Start by reading through the body of knowledge to familiarize yourself with the areas that will be assessed. You will find the body of knowledge in the self-assessment as well as at the beginning of Section 3.

Resources to evaluate your starting point

Self-assessment
The recommended starting point is to assess your existing knowledge in each of the areas of the certification body of knowledge. Use the tool in Exhibit 1 to rate your own level of knowledge in each area, to the best of your ability. This self-assessment exercise is particularly valuable in combination with the Diagnostic Test (introduced in the next section), as the Diagnostic then provides an objective check on your own perceptions of your starting point. Moreover, the Diagnostic Test is not able to test all aspects of each area – your own perceptions are important for determining where you should focus your study.

Diagnostic Test
It is essential for you to compare your own existing knowledge against what is contained in the certification body of knowledge. PHAP has developed online Diagnostic Tests for all certifications under the PHAP Credentialing Program. The Diagnostic Tests can help diagnose how well you know the relevant body of knowledge, as well as help refresh your test-taking skills in general.

You have 75 minutes to complete the 50 questions of the Diagnostic Test (the official certification has 60 questions and allows 90 minutes). Upon completing the Diagnostic Test, you will be sent a customized report detailing your performance in each the four domains of the certification body of knowledge.

It is recommended to take this Diagnostic Test in an environment that simulates that of the invigilated/proctored official certification assessment.

- Try to find a private, calm environment where you will not be disturbed for the duration of the test.
- Do not look up answers to the questions or ask others for help during the test. In the official certification assessment, the online proctor (invigilator) will be monitoring to ensure that you do not have access to any unauthorized resources or assistance.
- The questions on both this Diagnostic Test and the official certification assessment have been carefully designed so that the incorrect answer options may sound plausible but there is only one best answer. For each question, select the best answer option available, to the best of your understanding.

The Diagnostic Test questions are drawn from a bank of questions, which will be further expanded over time. This means that you can re-take the Diagnostic Test after studying in your identified weak areas to get an indication of how your knowledge has improved.
### Exhibit 1: Self-Assessment

<table>
<thead>
<tr>
<th>Pre-existing knowledge</th>
<th>None</th>
<th>Some, but with gaps</th>
<th>Ok, but need refresher</th>
<th>Good</th>
<th>Diagnostic Test results: Area of particular focus</th>
</tr>
</thead>
</table>

#### Domain 1: Situating CVA

**1.1 Recognize the overall relevance of CVA for humanitarian response.**
   1.1.a Describe the overall purpose of CVA across different sectors.
   1.1.b Describe how CVA can support in each phase of humanitarian response in different types of contexts.
   1.1.c Describe the key factors determining the overall appropriateness of CVA in humanitarian response in different types of contexts and situations.

**1.2 Describe key steps for CVA across the Program Cycle.**
   1.2.a Describe key steps related to CVA across the Program Cycle.

**1.3 Recognize standards related to CVA in humanitarian response.**
   1.3.a Identify types, sources, and key examples of standards focusing on CVA in humanitarian response.
   1.3.b Recognize how CVA relates to other organizational and technical standards in the humanitarian sector.

#### Domain 2: Cash concepts and definitions

**2.1 Define key terms in CVA.**
   2.1.a Define key terms in CVA.

**2.2 Recognize the job functions and roles involved in CVA and how they relate to each other.**
   2.2.a Describe the different job functions and roles relevant for CVA.
   2.2.b Recognize when segregation of duties is appropriate in CVA.

#### Domain 3: Assessment/Situation analysis

**3.1 Recognize how CVA relates to humanitarian needs and vulnerability assessments.**
   3.1.a Identify CVA-relevant information to be collected during needs assessments.
   3.1.b Describe CVA-related vulnerabilities of beneficiaries and related protection concerns.

**3.2 Describe factors affecting market performance and their relevance for CVA.**
3.2.a Recognize the differences between CVA and Market-Based Programming and how CVA contributes to broader Market-Based Programming.
3.2.b Identify concepts in market performance relating to the viability and appropriateness of CVA.
3.2.c Describe factors that can affect market performance and how these influence response.
3.2.d List types of data needed to assess market performance.

### 3.3 Recognize when and how to carry out different types market analysis.
3.3.a Explain why market analysis is a critical step in making recommendations for response options.
3.3.b Describe key actions involved in market analysis.
3.3.c Identify common market analysis tools and the appropriate contexts for the use of each.

### 3.4 Recognize key considerations in selecting delivery mechanisms.
3.4.a Recognize key considerations for selecting delivery mechanisms.

### 3.5 Identify different types of risk related to CVA and risk mitigation strategies.
3.5.a Recognize different types of risk related to CVA and how they compare with risk related to in-kind assistance.
3.5.b Recognize the steps required for rating and classifying risk.
3.5.c Identify mitigation strategies for different types of risk related to CVA.

#### Domain 4: Response analysis

4.1 Identify the steps and considerations for modality selection.
4.1.a Recognize how the findings from needs assessment, market assessment, risk analysis, and service provider assessment inform CVA feasibility analyses.
4.1.b Recognize considerations informing modality selection.
4.1.c Recognize the audit and reporting requirements of each modality.
4.1.d Describe the decision-making process for modality selection.

#### Domain 5: Set-up and implementation

5.1 Recognize how transfer value is determined in CVA.
5.1.a Describe the meaning of transfer value and related concepts.
5.1.b In the context of Multi-Purpose Cash Grants (MPGs), recognize alternative ways for how to outline a minimum expenditure basket and how this relates to determining transfer value.
5.1.c Identify key considerations by which a transfer value is determined and justified.
5.2 Recognize organizational processes and procedures that need to incorporate CVA and their appropriate contextual applications.
   5.2.a Identify the organizational processes and procedures that need to incorporate CVA.
   5.2.b Identify key elements related to CVA to be included in organizational processes and procedures.
   5.2.c Identify considerations for modifying CVA-related elements of organizational processes and procedures according to context.

5.3 Recognize the considerations for assessing and contracting service providers for CVA.
   5.3.a Identify relevant types of service providers for CVA.
   5.3.b Recognize key considerations for assessing and contracting financial service providers.
   5.3.c Recognize the key considerations for assessing and contracting other service providers for CVA.

5.4 Recognize the steps and considerations for beneficiary targeting and registration in CVA.
   5.4.a Identify CVA-specific targeting considerations.
   5.4.b Identify considerations for beneficiary registration for CVA.

5.5 Recognize cash delivery, encashment, and reconciliation processes and principles.
   5.5.a Recognize principles and considerations for different CVA delivery processes.
   5.5.b Identify the elements requiring reconciliation and steps required in a CVA reconciliation process.
   5.5.c Recognize considerations for accountability and staff and beneficiary safety and security, which need to be addressed throughout the delivery and reconciliation process.

5.6. Recognize principles and best practice for data protection and data sharing in CVA.
   5.6.a Recognize principles and best practice relating to data protection in CVA.
   5.6.b Recognize principles and best practice for data sharing in CVA.

5.7 Recognize ways to promote community participation and accountability to communities in CVA.
   5.7.a Recognize key principles and considerations for strengthening accountability to communities and increase community participation in CVA.
   5.7.b Identify common methods for strengthening accountability to communities and increase community participation in CVA.

5.8 Describe key CVA collaboration and coordination considerations.
   5.8.a Describe key elements of the preparedness, assessment, analysis, design, and implementation processes which particularly benefit from collaboration and coordination.
   5.8.b Recognize strategic, technical, and operational level CVA coordination needs.
Note that relying only on simulated assessments is not the best way to increase knowledge and understanding. Use the Diagnostic Test to provide insight into the areas in which you should engage in additional study, and then use other methods to strengthen your capacities in those areas.

You can access the Diagnostic Test at https://diagnostics.phap.org/s3/cva
Self-study resources

Study Guide
The Study Guide you are currently reading provides you with guidance for each of the domains and statements of the certification body of knowledge. For each statement, you are presented with key points and recommended resources, as well as study questions and scenarios.

With a few exceptions where motivated, all recommended resources in the Study Guide are freely available online.

Note that the Study Guide has been developed independently from the PHAP Credentialing Program and it neither is a required resource for certification nor guarantees to provide you with all information needed for the certification assessment.

Courses and training
A number of humanitarian agencies, training providers, colleges, universities, and private companies offer study courses and materials that may be of use to candidates when preparing for PHAP Credentialing Program certification examinations. Some of these are freely available and others are paid. A list will be available on https://phap.org/cp-cva

Understanding the certification and assessment process

PHAP Credentialing Program Candidate Handbook
If you think you are ready for the certification assessment, or would like to learn more about the specifics of the PHAP Credentialing Program certifications, PHAP provides a comprehensive Candidate Handbook, available at https://phap.org/credentialing-program
**Tutorial assessment**

In order for you to be able to acquaint yourself with the testing platform used for the certification assessments, PHAP offers a tutorial assessment that you are able to take for free. This is available at the PHAP Certification Assessment Center after you create an account. (Note that the previously mentioned Diagnostic Tests are not delivered through the PHAP Certification Assessment Center, but through a different platform.)

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**Consider how this applies to you…**

Having had a quick overview of the available resources and tools, which are you planning to use, and at what stages of your preparations? *(Write down your response, to include in your study plan)*

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**Creating a Personalized Study Schedule**

The decision to pursue a PHAP Credentialing Program certification is a major commitment, made more difficult by conflicting priorities for how to allocate your time. To give yourself the best chance for success, your personal study plan should take into account a number of factors, in particular:

- How much you already know and how much you need to learn (based on the self-assessment and Diagnostic Test)
- Your learning preferences
- Your work commitments and schedule
- Your personal and family commitments
- Any eventual work or personal travel

Considering all the relevant factors, decide on the amount of time you can dedicate to preparations – whether through self-study, in a course, or in a study group. Allow more time than you expect you will need. If your calendar currently is packed, allow for a longer time period to prepare with fewer hours per week. Make sure that you focus most of your efforts on the areas that you have identified in the self-assessment, in the Diagnostic Test, or both.
Establish good study habits based on knowledge of your own preferences and history. Identify how you study, how much time you need to read and go through study questions, etc., and then decide on which resources to focus on and how much time you will need to spend. Try to commit the same amount of time every week to make it habitual. Build review time into your study schedule.

Keep track of your progress in writing. Writing things down helps us keep commitments to ourselves. Exactly how you do it is up to you, but some form of planning and tracking system is strongly recommended. We provide you with a starting point in Exhibit 2 – use this as it is or modify it to suit your needs. We have allowed for 10 weeks of preparation in the template – you may need more, or less.
### Exhibit 2: Certification Preparation Schedule Planner

<table>
<thead>
<tr>
<th>Weeks left</th>
<th>Calendar dates</th>
<th>Domain and statements</th>
<th>Resources</th>
<th>Available study time</th>
<th>Date completed</th>
</tr>
</thead>
</table>
| 10         |                |                       |           | Complete Self-Assessment  
Complete Diagnostic Test |                |
| 9          |                |                       |           |                      |                |
| 8          |                |                       |           |                      |                |
| 7          |                |                       |           |                      |                |
| 6          |                |                       |           |                      |                |
| 5          |                |                       |           |                      |                |
| 4          |                |                       |           | Re-take Diagnostic Test to check on progress |                |
| 3          |                |                       |           |                      |                |
| 2          |                |                       |           |                      |                |
| 1          |                |                       |           | Re-read the Candidate Handbook  
Take the Tutorial Assessment |                |
| 0          |                |                       |           | Book and sit for your assessment |                |
Participating in a Study Group

Although it is possible to study on your own for the assessment, many find that a combination of individual and group study helps them prepare more effectively. Self-study is critical, but a study group can help keep you on track, give you insights into areas you might not fully understand, and potentially lighten your study load when it is possible to distribute responsibilities among group members.

What makes a study group successful? Organizing a group can be challenging, but very rewarding if done well. Consider some of these tips when joining or establishing your group.

- A study group is generally small, but if well-organized can also be beneficial with larger numbers.
- Make an initial study group plan so everyone knows what to expect. You may not want to go through the topics in numerical order. A starting point is provided in Exhibit 3.
- Seek diversity among the group members – you will learn the most from having different perspectives on the studies topics. Consider whether you need the face-to-face interaction of a local group or whether you can organize your group virtually.
- Assign specific detailed readings to each person and have them share a content summary and insights with the rest of the group as basis for discussion. Assign areas to group members where they are relatively weak.
- Make sure to include enough time to discuss the study questions and scenarios in the guide. Ask group members to think of further scenarios from their professional experience to discuss in the group.
- Build in regular recall into the group sessions. Prepare questions on what you discussed in the last session and quiz each other.
### Exhibit 3: Certification Study Group Schedule Planner

<table>
<thead>
<tr>
<th>Weeks left</th>
<th>Date</th>
<th>Domain and statements</th>
<th>Resources</th>
<th>Study leader</th>
<th>Notes</th>
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<td>Book and sit for your assessment</td>
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Cash and Voucher Assistance – Study Guide
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Approaches to the Domain Content

As you work your way through the Study Guide and the recommended material and other resources, consider the following tips:

- Start with examining each domain as a whole, looking at the overview of statements, and revisiting your self-assessment and Diagnostic Test results. Look at the recommended resources for the domain as a whole – are there any that would be relevant for you as a starting point?
- Next, focus on each domain in turn and consider each statement in that domain. Look through the key terms and concepts to re-evaluate where you may have gaps. Select resources to study accordingly. Keep in mind that the Study Guide is developed independently from the assessment – there is no guarantee that everything you need to know for the assessment is mentioned in the guide. Use your judgment – if something seems to be missing from the guide, consider finding additional resources on the topic.
- Don’t use the study questions as the guide to what you should know, but rather as tools to help you practice recalling the knowledge you have already gained. Attempt the study and scenario questions after you have gone through your selected resources.
- For each resource, improve your comprehension by asking yourself first what you already know about the topic and what you want to find out. After finishing, ask yourself what you learned. Think actively about examples and real-world applications from your own experience. See if you can apply this learning to some aspect of your current work.
- Read purposefully. Ensure you fully understand the concepts being covered; memorizing is not sufficient for most content.
- Periodically quiz yourself on the content – return to the study questions of previous sections and use the Diagnostic Test again.

Resource categories

In the statement chapters, the resources are divided into three categories.

- **Recommended resources**: Resources that will help you gain a fundamental understanding of the key points and concepts.
- **Primary sources**: Relevant source texts for the key points and concepts.
- **Further exploration**: Additional recommended resources that will help you gain a deeper understanding of selected key points and concepts.

Symbols used for resources

- Webpage
- Report or other standalone document
- Journal article or book chapter
- News article
Brief focusing on statistics

Brief outline of main points

Video or other recording

Course

Book
Domain 1: Situating CVA

Domain Outline

*Humanitarian practitioners involved in cash transfer programming must be able to:*

1.1 **Recognize the overall relevance of CVA for humanitarian response.**
   1.1.a Describe the overall purpose of CVA across different sectors.
   1.1.b Describe how CVA can support in each phase of humanitarian response in different types of contexts.
   1.1.c Describe the key factors determining the overall appropriateness of CVA in humanitarian response in different types of contexts and situations.

1.2 **Describe key steps for CVA across the Program Cycle.**
   1.2.a Describe key steps related to CVA across the Program Cycle.

1.3 **Recognize standards related to CVA in humanitarian response.**
   1.3.a Identify types, sources, and key examples of standards focusing on CVA in humanitarian response.
   1.3.b Recognize how CVA relates to other organizational and technical standards in the humanitarian sector.
1.1 Overall relevance of CVA for humanitarian response

Competency statement:

1.1 Recognize the overall relevance of CVA for humanitarian response.
   1.1.a Describe the overall purpose of CVA across different sectors.
   1.1.b Describe how CVA can support in each phase of humanitarian response in different types of contexts.
   1.1.c Describe the key factors determining the overall appropriateness of CVA in humanitarian response in different types of contexts and situations.

Key Points and Concepts

<table>
<thead>
<tr>
<th>Overall relevance of CVA</th>
<th>CVA is a market-based approach, which enables crisis affected people to prioritize according to their own needs.</th>
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<tbody>
<tr>
<td>CVA as a component of broader programming</td>
<td>CVA can be complemented by other forms of assistance (technical support, services, in-kind) to meet program objectives. The decision to use CVA should be based on a thorough response analysis to inform its feasibility and relevant complementary programming.</td>
</tr>
<tr>
<td>Relevance of CVA across different sectors</td>
<td>CVA can be used to meet sector-specific or “multi-sectoral” objectives. The design and implementation of CVA requires the involvement of personnel working across sectors and functions.</td>
</tr>
<tr>
<td>Relevance across phases</td>
<td>CVA can be used to bridge gaps between short term (humanitarian response) and long-term (recovery and development projects). Preparedness for CVA (e.g. through vulnerability and feasibility assessments and pre-agreed contracts with service providers) can significantly improve the timeliness and quality of CVA in relief and recovery.</td>
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<td>CVA can be effective in the relief phase, for example in the form of multipurpose cash transfers aimed at covering immediate needs.</td>
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<td>CVA can provide a platform for early livelihood and economic recovery and can effectively support sector-specific relief or recovery objectives.</td>
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<td></td>
<td>CVA can also provide sustained support to meeting basic needs in protracted crises.</td>
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<td>CVA can act as a safety net and provide opportunities for integration and inclusion with government-led social protection programs.</td>
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</table>
Key factors in determining appropriateness of CVA

The primary factor is whether markets can be made to function (or are already functioning) so that beneficiaries can access them (physically and financially) to meet their priority needs.

Other key factors include: the availability of infrastructure and/or services to deliver cash efficiently and securely; acceptance of CVA by communities and the government; security, safety, and protection considerations (for beneficiaries and for staff); cost-effectiveness; agency/partner capacity in managing CVA.

### Recommended resources

For introductory training on CVA relevance, concepts and evidence (see Session 1: Introduction to CTP; Session 2: CTP concepts, contexts and pre-conditions and Session 3: Principles, evidence base and advocacy for CTP):

- **Cash Transfer Programming - The Fundamentals**
  - CaLP (2016)
  - **Online course:**
    - English: [phap.org/CVA-4PXN](http://phap.org/CVA-4PXN)
    - French: [phap.org/CVA-ZZYV](http://phap.org/CVA-ZZYV)
    - Arabic: [phap.org/CVA-8QGV](http://phap.org/CVA-8QGV)

- **Face-to-face course materials (English):**
  - [phap.org/CVA-A4PV](http://phap.org/CVA-A4PV)

For the key actions to determine CVA appropriateness, including embedded links to the most relevant guidance and tools:

- **CVA appropriateness and feasibility analysis**
  - CaLP
  - **Programme Quality Toolbox:**
    - [phap.org/CVA-SW58](http://phap.org/CVA-SW58)

For a roadmap of the process for cash feasibility and modality and mechanism selection:

- **Roadmap for cash feasibility, modality & mechanism selection**
  - ICRC/IFRC (2015)
  - [IFRC/ICRC Cash in Emergencies toolkit](http://phap.org/CVA-EQEK)

For a decision tree to determine which CVA modality to use (see p. 24):

- **Cash Transfer Programming Toolkit**
  - Mercy Corps (2015)
  - [phap.org/CVA-AB83](http://phap.org/CVA-AB83)
For an overview of the main arguments and evidence for scaling up the use of CVA in emergencies:

The Power of Financial Aid
CaLP (2016)
phap.org/CVA-FVHJ

For an analysis of the myths vs. realities surrounding CVA:

Cash Transfers: Myths vs Reality
FAO (2016)
phap.org/CVA-RWQ7

Study questions
1. What types of objectives can be met through CVA?

2. What role can CVA play in relief?

3. What role can CVA play in economic recovery?

4. List some of the common myths about CVA, and some evidence to dispel each.

5. What are the key factors in determining the appropriateness of CVA?
1.2 Key steps for CVA across the Program Cycle

Competency statement:
1.2 Describe Key steps for CVA across the Program Cycle.
1.2.a Describe key steps related to CVA across the Program Cycle.

Key points and concepts

**Preparedness**
- Contingency/preparedness plans include CVA considerations.
- CVA feasibility and risk assessments and market monitoring are in place pre-crisis.
- CVA is included in implementing partner capacity assessments.

**Situation analysis**
- Disaggregated information is collected on priority needs and preferences for assistance, across sectors, and over time.
- Market functionality and access is assessed.
- Financial Service Provider (FSP) options for delivering CVA are mapped, alongside the infrastructural and regulatory environment.
- Operational, programmatic and contextual CVA-related risks and opportunities are identified.

**Response analysis**
- Market analysis is included as a key component of response analysis, to inform the design and implementation of appropriate interventions using and supporting local markets.
- Underlying and crisis related socioeconomic vulnerabilities are assessed and integrated into needs analysis.
- Modality choice is informed by response analysis and feasibility analysis.

**Program design**
- Targeting criteria are based on program objectives, and CVA-specific considerations have been included.
- Safe, accessible and effective mechanism(s) are identified to deliver CVA, based on situation analysis and size of the cash program to be delivered.
- Transfer value, frequency and duration are set based on an analysis of household needs and gaps across sectors.
- Key CVA-related issues and related indicators are defined to monitor at process, activity, output and outcome level.

**Implementation**
- Beneficiary registration and identification systems are appropriate to the delivery mechanism, and for the protection of personal data.
The CVA delivery process is accessible and effective.

CVA-specific considerations have been included in communication and accountability approaches.

CVA-related processes/activities, outputs, and programmatic and contextual risks are monitored.

### Monitoring

Markets are consistently monitored, beyond price monitoring.

CVA-related outcomes are monitored.

### Evaluation

Continuous learning is ensured through evaluation of modality choice and Value for Money.

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**Recommended resources**

For an overview of all the standards and associated key actions for CVA across the program cycle, including embedded links to the most relevant guidance and tools:

- **Programme Quality Toolbox**
  - CaLP
  - [phap.org/CVA-H75C](http://phap.org/CVA-H75C)

For introductory training on CVA across the program cycle (see Session 4: CTP and the project cycle):

- **Cash Transfer Programming - The Fundamentals**
  - CaLP (2016)
  - **Online course:**
    - English: [phap.org/CVA-4PXN](http://phap.org/CVA-4PXN)
    - French: [phap.org/CVA-ZZYV](http://phap.org/CVA-ZZYV)
    - Arabic: [phap.org/CVA-8QGV](http://phap.org/CVA-8QGV)

  - **Face-to-face course materials (English):**
    - [phap.org/CVA-A4PV](http://phap.org/CVA-A4PV)

**Further exploration**

For an overview of the debates and evidence on multipurpose cash assistance:

- **Multipurpose Cash Assistance**
  - CaLP
  - [phap.org/CVA-D555](http://phap.org/CVA-D555)

For guidance on designing and implementing multipurpose cash assistance:

- **Operational Guidance and Toolkit for Multipurpose Cash Grants**
  - UNHCR et al (2015)
  - **PDF version:** [phap.org/CVA-Y6ZD](http://phap.org/CVA-Y6ZD)
  - **Online version:** [phap.org/CVA-26TW](http://phap.org/CVA-26TW)
**Study questions**

1. What type of needs assessment information should be collected for CVA?

2. Why is market analysis such an important component of response analysis?

3. List the elements that need to be in place for CVA preparedness.

4. What are the key elements of program design for CVA?

5. What needs to be monitored for CVA?
1.3 Standards related to CVA in humanitarian response

Competency statement:

1.3 Recognize standards related to CVA in humanitarian response.
   1.3.a Identify types, sources, and key examples of standards focusing on CVA in humanitarian response.
   1.3.b Recognize how CVA relates to other organizational and technical standards in the humanitarian sector.

Key points and concepts

- **CVA glossary**: CaLP’s CVA glossary standardizes all terminology related to CVA. It is endorsed by CaLP’s members.

- **Minimum Standard for Market Analysis (MISMA)**: The Minimum Standard for Market Analysis (MISMA) establishes the standard that must be met in any market analysis exercise to ensure the quality of humanitarian response and associated contingency plans. It is part of the Humanitarian Standards Partnership (HSP).

- **Sphere standards**: The Sphere standards (relaunched in late 2018) contains guidance on CVA, referred to as Cash-Based Assistance (CBA), throughout the handbook. The ‘What is Sphere?’ chapter includes an Appendix on ‘Delivering assistance through markets’ with specific guidance on CBA.

- **Programme Quality Toolbox**: The CBA Programme Quality Toolbox, brought together by CaLP, supports the Sphere handbook through a set of specific standards, key actions, and guidelines and tools for each stage of the program cycle.

- **Linkages between CVA and the Core Humanitarian Standard**: The Core Humanitarian Standard on Quality and Accountability (CHS) is now part of the revised Sphere standards. CVA provides opportunities to meet the 9 commitments of the CHS, in particular Commitment 1 (Communities and people affected by crisis receive assistance appropriate to their needs) and Commitment 2 (Humanitarian response is effective and timely). CVA considerations have been embedded across the CHS.

- **Linkages between CVA and other technical standards**: The most relevant technical standards that relate to CVA are Livestock in Emergencies Guidelines (LEGS) and the Minimum Economic Recovery Standards (MERS). These are both part of the HSP.

  CVA guidelines are being developed by many sectors and/or for specific vulnerabilities.
Recommended resources

For introductory training on the key standards relating to CVA in humanitarian response (Topic 1: CVA concepts, standards and the policy environment):

Cash Transfer Programming - The Fundamentals
CaLP (2016)
Online course:
- English: phap.org/CVA-4PXN
- French: phap.org/CVA-ZZYV
- Arabic: phap.org/CVA-8QGV

Face-to-face course materials (English):
phap.org/CVA-A4PV

For standardized CVA terminology:

Glossary of terminology for cash and voucher assistance
CaLP
phap.org/CVA-6UHR

For an overview of all the standards and associated key actions for CVA across the program cycle, including embedded links to the most relevant guidance and tools:

Programme Quality Toolbox
CaLP
phap.org/CVA-H75C

For the MISMA and other HSP standards, including LEGS and MERS:

Humanitarian Standards Partnership
Sphere et al.
phap.org/CVA-MTQD

Minimum Standard for Market Analysis
CaLP (2016)
phap.org/CVA-E2WP

For the appendix on ‘Delivering assistance through markets’ in the Sphere handbook (see p. 20):

Sphere (2018)
phap.org/CVA-TX5K

Sphere (2018)
phap.org/CVA-E6KC
For the Core Humanitarian Standard in the Sphere handbook (see p. 49):

Sphere (2018)
phap.org/CVA-TX5K

Sphere (2018)
phap.org/CVA-E6KC

Study questions
1. What is the Minimum Standard for Market Analysis?
2. In what way has CVA been integrated into the 2018 Sphere handbook?
3. What is the link between CaLP’s Programme Quality Toolbox and the Sphere handbook?
4. How does CVA support the Core Humanitarian Standard?
Domain 2: Cash concepts and definitions

Domain outline

*Humanitarian practitioners involved in cash transfer programming must be able to:*

2.1 Define key terms in CVA.
   2.1.a Define key terms in CVA.

2.2 Recognize the job functions and roles involved in CVA and how they relate to each other.
   2.2.a Describe the different job functions and roles relevant for CVA.
   2.2.b Recognize when segregation of duties is appropriate in CVA.
2.1 Key terms in CVA

Competency statement:
2.1 Define key terms in CVA.

2.1.a Define key terms in CVA.

Key Points and Concepts

**CVA glossary**

CaLP produces a CVA glossary as the benchmark for standard terminology. It aims to provide clarity and encourage common understanding and harmonized use of terms and definitions. It is revised on an annual basis and endorsed by CaLP’s members.

**Collective term for cash and vouchers**

A range of different terms have been used to refer to the use of cash and/or vouchers in humanitarian assistance. Common examples are ‘Cash Transfer Programming’ (CTP) ‘Cash Based Assistance’ (CBA) and, ‘Cash Based Interventions’ (CBI). Having multiple terms which are used to refer to the same thing is ultimately unhelpful and fosters confusion.

CaLP recommends that the term ‘Cash and Voucher Assistance’ (CVA) be used as the collective term. It has the advantage of descriptively matching what it is in practice so cannot easily be misinterpreted.

**Key CVA terminology**

Key CVA terms are usefully classified under the following headings:

PROCESS: Inter-sectoral, Response Analysis

DESIGN: Sector-specific, Basic Needs, Multipurpose Cash Transfer

QUALIFYING: Unconditional, Conditional

MODALITY: Cash transfer, Voucher, Service Delivery, In-kind

DELIVERY MECHANISM: E-cash, Cash in hand Paper voucher, E-voucher.

**Recommended resources**

For standardized CVA terminology, including key terms:

- Glossary of terminology for cash and voucher assistance
  - CaLP
  - phap.org/CVA-6UHR

For a diagrammatic representation of key CVA terminology and the linkages between terms:

- Key cash and voucher assistance terminology
  - CaLP
  - phap.org/CVA-JBV2
For more detailed training content on CVA concepts and standards (see Topic 1: CVA concepts, standards and the policy environment):

Core CVA skills for Programme Staff
CaLP (2018)
Face-to-face course materials
phap.org/CVA-LX7N

For an introductory training content on CVA terminology (see Session 1: Introduction to CTP and Session 2: CTP concepts, contexts and pre-conditions):

Cash Transfer Programming - The Fundamentals
CaLP (2016)
Online course:
- English: phap.org/CVA-4PXN
- French: phap.org/CVA-ZZYV
- Arabic: phap.org/CVA-8QGV

Face-to-face course materials (English):
phap.org/CVA-A4PV

For the key actions relating to terminology and naming conventions for CVA, including embedded links to the most relevant guidance and tools:

Terminology and naming conventions
CaLP
Programme Quality Toolbox
phap.org/CVA-AVUY

Further exploration
For an overview of the technical and policy implications of tracking cash and voucher assistance:

Tracking cash and voucher programming
CaLP
phap.org/CVA-L25K

Measuring cash scoping study executive summary
CaLP (2018)
phap.org/CVA-HD8Y

Study questions
1. What is the relationship between the terms Cash Transfer Programming’ (CTP), ‘Cash and Voucher Assistance’ (CVA), Cash Based Assistance’ (CBA) and, ‘Cash Based Interventions’?

2. List examples of modalities.


4. What is the difference between a modality and a delivery mechanism?
2.2 Job functions and roles involved in CVA and how they relate to each other

Competency statement:
2.2 Recognize the job functions and roles involved in CVA and how they relate to each other.

2.2.a Describe the different job functions and roles relevant for CVA.
2.2.b Recognize when segregation of duties is appropriate in CVA.

Key Points and Concepts

Overview of job functions and roles in CVA
All functions and departments will be involved at different times across the project cycle for effective CVA.

A RACI (Responsible, Accountable, Consulted, Informed) approach is useful to determine roles for different functions at each stage of the program cycle. This will vary between agencies and the examples below are not intended to be comprehensive.

CVA specialists
Engaged in: providing strategic and technical advice on CVA; coordination of CVA design and implementation internally and externally; CVA feasibility and appropriateness assessments; market analysis.

Technical specialists
Engaged in: assessment of CVA appropriateness in relation to humanitarian needs and programmatic objectives; overall planning, design, implementation and monitoring of CVA to meet sectoral or multi-sectoral objectives.

Supply Chain and Logistics
Engaged in: supply chain assessments; tendering and procurement for service providers; service provider contract drafting; retailer/wholesaler identification for voucher assistance.

Security
Engaged in: security assessments; risk identification and mitigation; security risk monitoring and updates for areas where CVA is implemented; setting up specific security mechanisms for CVA including distribution site set-up and evacuation protocols.

Finance
Engaged in: financial sector assessment and risk identification; Financial Service Provider (FSP) identification and contracting; internal financial capacity assessment for CVA; transferring CVA directly to beneficiaries or to FSP or retailers; bank reconciliations; fraud-related policies and procedures; insuring the money.
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**M&E/MEAL**
Engaged in: developing the program logic model with the program team; developing M&E plans including process, output and outcome indicators relevant to CVA; post-distribution monitoring.

**Project and program control and management**
Engaged in: coordination and collaboration across functions; overall management of programming; ensuring compliance, controls and accountability.

**Senior management**
Engaged in: strategic and policy decision-making; advocacy and donor relations; overall organizational, contextual and programmatic risk analysis.

**Legal**
Engaged in: drafting service provider agreements; money transfer laws and anti-terror legislation; employment status of cash-for-work recipients; data Protection.

**Reasons for segregation of duties for CVA**
The division of responsibilities and tasks between different functions and roles reduces risks of corruption and diversion of funds. It ensures the team work together to deliver the program and decision-making is streamlined and allows for clear internal controls and accountability, most notably within finance and supply chain/logistics departments.

**Duties that need to be segregated**
Examples of duties are identifying the FSP and contracting the FSP; beneficiary identification and cash distribution and/or preparing the beneficiary lists and authorizing the payments; collecting and responding to complaints and directly implementing the program; independent evaluation.

**Recommended resources**
For introductory training on CVA functions and roles across the program cycle (see Session 4: CVA and the project cycle):

- **Cash Transfer Programming - The Fundamentals**
  CaLP (2016)
  Online course:
  - English: phap.org/CVA-4PXN
  - French: phap.org/CVA-ZZYV
  - Arabic: phap.org/CVA-8QGV

  *Face-to-face course materials (English):*
  phap.org/CVA-A4PV
For more detailed training content on different roles/functions for CVA and segregation of duties (see Topic 4: Design and implementation):

- **Core CVA skills for Programme Staff**
  - CaLP (2018)
  - Face-to-face course facilitation materials
  - [phap.org/CVA-LX7N](http://phap.org/CVA-LX7N)

**Study questions**

1. What type of approach can be used to clearly define roles and functions for CVA?
2. What are CVA specialists likely to be engaged in?
3. Which function would most likely be engaged in FSP identification and contracting?
4. Which function would most likely be engaged in ensuring compliance, controls and accountability?
5. Why is segregation of duties so important for CVA?
6. List some examples of duties which should be segregated.
Domain 3: Assessment / Situation analysis

Domain Outline

*Humanitarian practitioners must be able to:*

3.1 **Recognize how CVA relates to humanitarian needs and vulnerability assessments.**
   3.1.a Identify CVA-relevant information to be collected during needs assessments.
   3.1.b Describe CVA-related vulnerabilities of beneficiaries and related protection concerns.

3.2 **Recognize how CVA relates to humanitarian needs and vulnerability assessments.**
   3.2.a Recognize the differences between CVA and Market-Based Programming and how CVA contributes to broader Market-Based Programming.
   3.2.b Identify concepts in market performance relating to the viability and appropriateness of CVA.
   3.2.c Describe factors that can affect market performance and how these influence responses.
   3.2.d List types of data needed to assess market performance.

3.3 **Recognize when and how to carry out different types market analysis.**
   3.3.a Explain why market analysis is a critical step in making recommendations for response options.
   3.3.b Describe key actions involved in market analysis.
   3.3.c Identify common market analysis tools and the appropriate contexts for the use of each.

3.4 **Recognize key considerations in selecting delivery mechanisms.**
   3.4.a Recognize key considerations for selecting delivery mechanisms.

3.5 **Identify different types of risk related to CVA and risk mitigation strategies.**
   3.5.a Recognize different types of risk related to CVA and how they compare with risk related to in-kind assistance.
   3.5.b Recognize the steps required for rating and classifying risk.
   3.5.c Identify mitigation strategies for different types of risk related to CVA risk.
3.1 How CVA relates to humanitarian needs and vulnerability assessments

Competency statement:

3.1 Recognize how CVA relates to humanitarian needs and vulnerability assessments.  
3.1.a Identify CVA-relevant information to be collected during needs assessments.  
3.1.b Describe CVA-related vulnerabilities of beneficiaries and related protection concerns.

Key points and concepts

**Overview of information needed**

Disaggregated information must be collected on priority needs and preferences for assistance, across sectors, and over time to inform modality choice and feasibility of CVA. All relevant technical sectors should be engaged in needs assessments to inform CVA.

**Beneficiary preferences**

The needs assessment must cover which assistance modality crisis-affected people would prefer to cover their different needs, and how cash is used and managed at intra-household level.

**Access to cash**

The needs assessment must cover how crisis-affected people typically access cash, and their current familiarity with e-payments. It should also cover any protection or security concerns relating to accessing cash.

**Access to markets**

The needs assessment must cover how crisis-affected people typically access markets and services, and which needs they usually cover through markets. It should also cover any protection or security concerns relating to accessing markets.

**Vulnerability analysis and needs assessment**

Vulnerabilities should be analyzed alongside needs assessment information to consider how they influence how different groups access markets and their capacities to cover the needs identified. 

Vulnerability analysis should help determine whether cash is the only barrier to people meeting their needs and, if not, what additional goods or services are required.

**CVA-specific vulnerabilities**

Financial literacy may be a challenge and influence the ability of recipients to be able to read/remember PIN numbers/instructions or count money.

Travel may be restricted or risky for specific groups such as women or disabled persons which will restrict access to markets.
Recommended resources

For the key actions relating to needs assessment for CVA, including embedded links to the most relevant guidance and tools:

Needs assessment
CaLP
Programme Quality Toolbox
phap.org/CVA-VFGY

For the key actions relating to vulnerability analysis for CVA, including embedded links to the most relevant guidance and tools:

Vulnerability analysis
CaLP
Programme Quality Toolbox
phap.org/CVA-96V3

For guidance on vulnerability analysis and CVA (see p. 18):

Operational Guidance and Toolkit for MPGs
UNHCR et al (2015)
phap.org/CVA-TYHG

For detailed training content on the needs assessment data and vulnerability analysis required to inform CVA (see Topic 2: Assessment):

Core CVA skills for Programme Staff
CaLP (2018)
Face-to-face course facilitation materials
phap.org/CVA-LX7N

Further exploration


Basic Needs Assessment guide
Save the Children (2018)
Part 1: Background and concepts: phap.org/CVA-HFLX
Part 2: How-to guide & tools: phap.org/CVA-85UE

For sample household-level questions to inform CVA:

Household level cash questions template
ICRC/IFRC (2015)
IFRC/ICRC Cash in Emergencies Toolkit
phap.org/CVA-6CU8
For sample community-level questions on market access:

Community access to markets template
ICRC/IFRC (2015)
IFRC/ICRC Cash in Emergencies Toolkit
phap.org/CVA-YXC6

For specific training on protection considerations for CVA

Protection in cash-based interventions
UNHCR, 2015
Face-to-face materials:
phap.org/CVA-HWPU

Study questions
1. What types of vulnerabilities are important to consider in the assessment and design of CVA?

2. Is there anything distinctive about needs assessments for CVA? If so, what?

3. What types of information should be collected about crisis-affected people’s access to markets?

4. How does vulnerability analysis inform decision making for CVA?
3.2 Factors affecting market performance and their relevance for CVA

Competency statement:
3.2 Recognize how CVA relates to humanitarian needs and vulnerability assessments.
   3.2.a Recognize the differences between CVA and Market-Based Programming and how CVA contributes to broader Market-Based Programming.
   3.2.b Identify concepts in market performance relating to the viability and appropriateness of CVA.
   3.2.c Describe factors that can affect market performance and how these influence response.
   3.2.d List types of data needed to assess market performance.

Key points and concepts

**CVA and markets**
CVA can only be effective if people affected by crises can purchase the goods they need at local markets. Supporting markets to function well has also been shown to lead to faster recovery and increased resilience in disaster affected areas.

**CVA and market-based programming**
Market-based programming or market-based interventions are understood to include all projects that work through or support local markets, ranging from actions that deliver immediate relief to those that proactively strengthen and catalyze local market systems or market hubs.

**Concepts in market performance**
The following key concepts in market performance are relevant for market assessments and the feasibility of CVA: Market systems; Market environment; Marketplace; Supply and demand; Value chains; Elasticity; Integration; Market power.

**Factors that can affect market performance**
The following factors can affect market performance: Environmental factors; Political situation; Security situation; Supply and demand constraints; Infrastructure, services and input issues; Integration; Elasticity; Competition; Exchange rate fluctuations; Inflation; Government taxes and other involvement in the economy.

**Types of data needed to assess market performance**
The primary types of data are prices of commodities or services (and price trends), volumes being traded, and number of actors.

Other data include the availability of goods in quality and amount; supply chain consistency; seasonality; access to markets of affected populations (safety, equity, etc.); other relevant infrastructure (e.g. ...
telecommunication); any informal existing systems linked to the market (e.g. credit system).

Recommended resources

For standardized terminology on market performance:

Glossary of terminology for cash and voucher assistance
CaLP
phap.org/CVA-6UHR

For the spectrum of market-based programming:

Market-Based Programming framework
Markets in Crisis (2016)
phap.org/CVA-8RHY

On the factors affecting market performance and the types of data needed to assess market performance:

Minimum Standard for Market Analysis
CaLP (2016)
phap.org/CVA-E2WP

Further exploration

For all resources on market-based programming in crises:

Markets in Crises community of Practice
SEEP Network
phap.org/CVA-2DEV

For detailed training content on how CVA contributes to market-based programming (see Topic 2: Assessment):

Core CVA skills for Programme Staff
CaLP (2018)
Face-to-face course facilitation materials
phap.org/CVA-LX7N

Study questions

1. What is the relationship between CVA and market-based programming?

2. What is the implication of market elasticity for the appropriateness of CVA?

3. What is the implication of market integration for the appropriateness of CVA?

4. List 5 factors that can affect market performance.

5. What are the primary types of data needed to assess market performance?
6. What are some additional relevant types of data?
3.3 When and how to carry out different types market analysis

Competency statement:
3.3 Recognize when and how to carry out different types market analysis.
   3.3.a Explain why market analysis is a critical step in making recommendations for response options.
   3.3.b Describe key actions involved in market analysis.
   3.3.c Identify common market analysis tools and the appropriate contexts for the use of each.

Key points and concepts

| Importance of market analysis | Market analysis is the analysis of market information to understand how a market functions, or how it has been impacted by an event or crisis. It is a key component of response analysis. It informs the design and implementation of appropriate interventions using and supporting local markets. To avoid doing harm to local markets through in-kind assistance, market analysis should be carried out prior to designing any program, not just potential CVA. |
| Key questions to be answered | Are markets functioning (and interconnected and/or integrated)?
   Do the markets have the capacity to respond to an injection of cash or vouchers without any inflationary effect?
   Is there a need to support markets directly to maximize the effectiveness of CVA?
   What parts of the analysis of market information help to establish which modality or modalities are the most appropriate? |
| Level of analysis | This must be defined based on the information needed, the resources available and the risk that the intended response will harm the market. |
| Data interpretation | The data collected must accurately reflect the needs identified. The data must be interpreted within its level of representation. The strength of the data must be validated through triangulation. |
| Overview of market analysis tools | There are multiple tools for market analysis in humanitarian response. The specific tool used is less important than demonstrating the analysis logic and data collection rationale, and how this links to the objective of the potential program. |
| Choosing a tool | For analyzing a limited number of critical market system chains: EMMA, PCMMA, MAG. This market analysis exercise will be a stand-alone exercise integrated into the situation analysis. On average it will take 10 days. |
For assessing the overall market capacity in a certain geographical area: RAM, 48h tools. These tools can be used within the frame of a broader multi sectorial need assessment.

For pre-crisis analysis: PCMM.

**Recommended resources**

For the key actions relating to market *assessment*, including embedded links to the most relevant guidance and tools:

**Market assessment**
- CaLP
  - Programme Quality Toolbox
  - phap.org/CVA-AMZE

For the key actions relating to market *analysis*, including embedded links to the most relevant guidance and tools:

**Market analysis**
- CaLP
  - Programme Quality Toolbox
  - phap.org/CVA-Y685

For training on the basic concepts of market analysis:

**Introduction to Market Analysis**
- IRC & CaLP (2016)
  - Online course:
    - English: phap.org/CVA-X6ZT
    - French: phap.org/CVA-MU26
    - Arabic: phap.org/CVA-XZPH

For practical training on how to conduct market analysis:

**A Practical Guide to Market Analysis**
- IRC & CaLP (2016)
  - Online course:
    - English: phap.org/CVA-W9JW
    - French: phap.org/CVA-UURC
    - Arabic: phap.org/CVA-MQ2U

For the Minimum Standard for Market Analysis including links to all market analysis tools:

**Minimum Standard for Market Analysis**
- CaLP (2016)
  - phap.org/CVA-E2WP

For the spectrum of market-based programming:

**Market-Based Programming framework**
- Markets in Crisis (2016)
  - phap.org/CVA-8RHY
For detailed training content on market analysis steps (see Topic 3: Analysis):

- **Core CVA skills for Programme Staff**
  CaLP (2018)
  *Face-to-face course facilitation materials*
  phap.org/CVA-LX7N

**Further exploration**

For an overview of all resources and evidence relating to markets and CVA:

- **Markets and Cash Transfer Programming**
  CaLP
  phap.org/CVA-X5F9

On the design and monitoring of market support interventions:

- **Market support interventions in humanitarian contexts – a tip sheet**
  CaLP
  phap.org/CVA-WVXA

On the most common questions related to humanitarian programming for which market information is needed:

- **Market information framework**
  IRC (2018)
  phap.org/CVA-ZTXW

On multi-sector market assessments:

- **Multi-sector Market Assessment: Companion Guide and Toolkit**
  UNHCR (2018)
  phap.org/CVA-GQAX

On the specificities of urban markets and livelihoods and implications for CVA:

- **Urban Cash Transfer Programming and Livelihoods**
  CaLP (2015)
  *Online course:*
  - English: phap.org/CVA-E8GJ
  - French: phap.org/CVA-7RD2
  - Arabic: phap.org/CVA-P82Y
  *Face-to-face course materials (English):*
  phap.org/CVA-GQAX

For detailed training content on market assessment tools and how to select them:

- **Market Assessment Tools training**
  CaLP
  *Face-to-face course facilitation materials*
  phap.org/CVA-9JFP
Study questions
1. Should market analysis be conducted irrespective of the potential type of programming?

2. How should the level of analysis be defined?

3. Can market analysis answer the question about whether assistance should directly be provided to market actors?

4. What other questions can market analysis answer?

5. Which tools are most appropriate for analyzing a limited number of critical market system chains?
3.4 Key considerations in selecting delivery mechanisms

**Competency statement:**
3.4 Recognize key considerations in selecting delivery mechanisms.

3.4.a Recognize key considerations for selecting delivery mechanisms.

**Key points and concepts**

<table>
<thead>
<tr>
<th><strong>Delivery mechanism</strong></th>
<th>This is the means of delivering a cash or voucher transfer (e.g. smart card, mobile money transfer, cash in hand, check, ATM card, etc.).</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Key considerations for selecting delivery mechanisms</strong></td>
<td>The factors involved and the process will differ between responses and context but should at a minimum consider all the standard aspects for selecting delivery mechanisms, including FSP identification, the infrastructure environment, regulatory considerations, characteristics of potential CVA programs, and beneficiary considerations and preferences.</td>
</tr>
<tr>
<td><strong>FSP identification</strong></td>
<td>The identification of FSPs should consider local, national and global FSP options (including traders).</td>
</tr>
<tr>
<td><strong>Infrastructure environment</strong></td>
<td>This should be scoped out in the operating context to understand how it supports or hinders access to cash.</td>
</tr>
<tr>
<td><strong>Regulatory considerations</strong></td>
<td>These should be identified in the operating context to understand how they support or hinder access to cash.</td>
</tr>
<tr>
<td><strong>Characteristics of potential CVA programs</strong></td>
<td>The following characteristics should be documented: size; frequency of transfer; required speed of delivery; scale-up; population type and implication for ID; population location (rural/urban); likely level of contextual risk; organizational risk.</td>
</tr>
<tr>
<td><strong>Specific beneficiary considerations and preferences</strong></td>
<td>The following must be considered: beneficiary financial literacy, technology familiarity and preferences. The mechanism selected must be convenient, familiar, flexible, and low-cost delivery system for beneficiaries, while upholding safety and delivery preferences.</td>
</tr>
</tbody>
</table>

**Recommended resources**

For the key actions relating to delivery mechanism selection, including embedded links to the most relevant guidance and tools:

- Selection of delivery mechanism
  - CaLP
  - Programme Quality Toolbox
  - phap.org/CVA-CB4A
For a step by step guide to selecting a delivery mechanism:

The Delivery Guide
Elan/Mercy Corps (2018)
phap.org/CVA-R99E

For detailed training content on delivery mechanism assessment steps (see Topic 3: Analysis):

Core CVA skills for Programme Staff
CaLP (2018)
Face-to-face course facilitation materials
phap.org/CVA-LX7N

Further exploration

For an overview of all resources and evidence relating to digital payments:

Digital payments
CaLP
phap.org/CVA-VCCE

On mobile money assessment and contracting:

Mobile money assessment and contracting guide
Elan/Mercy Corps (2016)
phap.org/CVA-M6RE

On financial services for humanitarians:

Financial services primer for humanitarians
Elan/Mercy Corps (2016)
phap.org/CVA-UC2G

For in-depth training content on digital payments in humanitarian operations:

Digital Humanitarian Cash: Extreme Operations
Digital Frontiers Institute (DFI)/ELAN Webinar-based
phap.org/CVA-WH42

For principles for engagement with the private sector on digital payments:

Principles for Digital Payments in humanitarian Response (the “Barcelona Principles”)
USAID/Nethope (2016)
International Review of the Red Cross, Vol. 97, No. 900, pp. 1227-1252
phap.org/CVA-WH42

Study questions
1. List some examples of delivery mechanisms.

2. Why is it important to assess the infrastructure and regulatory environment to inform delivery mechanism selection?
3. List some of the characteristics of potential CVA programs which should be considered as part of delivery mechanism selection.

4. At what level should FSPs be identified?

5. Why is beneficiary financial literacy important for delivery mechanism selection?
3.5 Different types of risk related to CVA and risk mitigation strategies

Competency statement:
3.5 Identify different types of CVA risk and risk mitigation strategies.
   3.5.a Recognize different types of risk related to CVA and how they compare with risk related to in-kind assistance.
   3.5.b Recognize the steps required for rating and classifying risk.
   3.5.c Identify mitigation strategies for different types of CVA risk.

Key points and concepts

**Types of risk**

Many risks are relevant to CVA but may not necessarily be CVA-specific. Examples of the types of relevant risk are: Safety & security; Operational; Fiduciary; Reputational; Legal/Compliance; Protection.

**Safety and Security risks**

These should be assessed at macro-environment level and micro/project-specific level, e.g.: risks of accidents, violence or crime especially related to the transfer of funds.

**Operational risks**

Examples include problems related to delivery mechanisms, humanitarian access or harm caused by the intervention to the community or to people in markets.

**Fiduciary risks**

Also known as ‘financial responsibility’, i.e.: corruption, fraud, theft or diversion.

**Reputational risks**

These are risks to the agency providing the assistance, e.g.: host government’s perception of CVA.

**Legal/compliance risks**

These relate to laws and regulations including those of the host country, the donor and any others.

**Information risks**

These involve the loss of control of sensitive data or a data breach putting beneficiaries at risk.

**Protection risks**

These are related to the way in which markets and cash are accessed by the target population.

**Rating and classifying risks**

All risks should be assessed according to the likelihood and severity of risks for the organization, staff and beneficiaries should be assessed well as beneficiaries. This requires cross-functional involvement within the organization and external engagement.
All should be consolidated into a single registry, and a collective decision made on whether each risk will be accepted, transferred, controlled, or avoided.

**Mitigating risks**

For each risk, mitigating measures should be defined. The residual risk post mitigation should also be clarified.

**Fiduciary risk mitigation**

Mitigation measures for CVA-specific fiduciary risks include: budgeting the hidden costs (i.e. transaction costs, currency fluctuations etc.); working capital (for overall transfers) and liquidity in specific geographical locations; counterparty risk (i.e. related to FSPs or other private sector counterparts not fulfilling their contractual obligations); lost or diverted funds (this links to the cash going astray somehow and can happen even when an automated system is in use).

**Recommended resources**

For the key actions relating to risk assessment, including embedded links to the most relevant guidance and tools:

- **Risk and opportunity assessment**
  - CaLP
  - *Programme Quality Toolbox*
  - [phap.org/CVA-64Y9](http://phap.org/CVA-64Y9)

For the roles and functions for CVA risk analysis:

- **CTP Programme Cycle chart**
  - Fritz/CaLP (2018)
  - *(Link to be added)*

For a risk management check-list:

- **SOPs Risk management checklist**
  - ICRC/IFRC (2015)
  - *IFRC/ICRC cash in Emergencies toolkit*
  - [phap.org/CVA-ZD5R](http://phap.org/CVA-ZD5R)

For an overview of the evidence on CVA and risk:

- **Risk and humanitarian cash transfer programming**
  - ODI (2016)
  - [phap.org/CVA-8TGF](http://phap.org/CVA-8TGF)

For detailed training content on risk analysis for program staff (see Topic 3: Analysis):

- **Core CVA skills for Programme Staff**
  - CaLP (2018)
  - *Face-to-face course facilitation materials*
  - [phap.org/CVA-LX7N](http://phap.org/CVA-LX7N)
For detailed training content on risk analysis for operations staff (Topic name to be added):

- **Core CTP skills for supply chain, finance and ICT staff**
  Fritz/CaLP (2019)
  *Face-to-face course facilitation materials* *(link to be added)*

**Further exploration**

For an overview of the debates, resources and evidence relating to risk and CVA:

- **Cash transfer programming and risk**
  CaLP
  [phap.org/CVA-HQMK](http://phap.org/CVA-HQMK)

For specific training content on CVA in remote programming:

- **The Remote Cash Course**
  NRC (2016)
  *Online course:*
  - English: [phap.org/CVA-MELH](http://phap.org/CVA-MELH)
  - French: [phap.org/CVA-7KDL](http://phap.org/CVA-7KDL)
  - Arabic: [phap.org/CVA-ZXK9](http://phap.org/CVA-ZXK9)

For lessons learned on CVA in armed conflict:

- **Cash Transfer Programming in Armed Conflict: The ICRC's Experience**
  ICRC (2018)
  *International Review of the Red Cross, Vol. 90, No. 872*
  [phap.org/CVA-T58T](http://phap.org/CVA-T58T)

For case studies on CVA and risk:

- **CTP in challenging contexts**
  CaLP (2018)
  Case Study on CTP and Risks in Yemen (in English): [phap.org/CVA-CN2N](http://phap.org/CVA-CN2N)

- **CTP in challenging contexts: Case Study on CTP and Risk in Mali:**
  ICRC (2018)
  - English: [phap.org/CVA-E5VB](http://phap.org/CVA-E5VB)
  - French: *(Link to be added)*

On considerations for CVA in high-risk areas:

- **Seeking Acceptance: The Promise of Cash in High-Risk Areas**
  Ali & Churchill-Smith (2016)
  [phap.org/CVA-YPV8](http://phap.org/CVA-YPV8)

For analyzing protection risks related to CVA:

- **Protection Risk and Benefits Analysis Tool**
  UNHCR (2015)
  [phap.org/CVA-FTU2](http://phap.org/CVA-FTU2)
Study questions
1. At what levels should security risks be assessed for CVA?

2. What are some examples of reputational risks related to CVA?

3. What is meant by fiduciary risks?

4. What are some specific protection risks related to CVA?

5. Who needs to be involved in rating and classifying risks?

6. What are some examples of mitigation measures for fiduciary risks?
Domain 4: Response analysis

Domain Outline

*Humanitarian practitioners involved in cash transfer programming must be able to:*

**4.1 Identify the steps and considerations for modality selection**
- 4.1.a Recognize how the findings from needs assessment, market assessment, risk analysis, and service provider assessment inform CVA feasibility analyses.
- 4.1.b Recognize considerations informing modality selection.
- 4.1.c Recognize the audit and reporting requirements of each modality.
- 4.1.d Describe the decision-making process for modality selection.
4.1 Steps and considerations for modality selection

Competency statement:

4.1 Identify the steps and considerations for modality selection.
   4.1.a Recognize how the findings from needs assessment, market assessment, risk analysis, and service provider assessment inform CVA feasibility analyses.
   4.1.b Recognize considerations informing modality selection.
   4.1.c Recognize the audit and reporting requirements of each modality.
   4.1.d Describe the decision-making process for modality selection.

Key points and concepts

Factors informing CVA feasibility

Feasibility should consider markets, target group preferences, delivery and encashment options as well as overall risk and security.

Organizational capacity (and/or partner capacity) also play a part, i.e. capacity in terms of systems, staffing, scale and funding.

How findings from other assessments inform feasibility analysis

Needs assessments will identify the gap between needs and access to goods/services of the target population, outlining the scale, priorities and likely duration of the crisis.

Market assessments will give an indication of the quality and diversity of goods and services available. They will indicate how able they are to respond to the situation and possible entry points for direct market support, advocacy and service provision.

FSP assessments will identify the possible delivery options and the suitability and efficiency of different options.

Considerations for modality selection

Value for Money drivers (cost, speed and efficiency); Beneficiary financial literacy, debt and credit relations within the community and how engagement with an CVA will affect financial inclusion; Existing social protection systems and their potential use for use for emergency response.

CVA feasibility must be analyzed. If CVA is feasible, the modality or combination of modalities that can best meet the program objective must be identified.

Steps for modality selection

The decision-making process should be documented to clarify the link between needs assessments, response analysis, targeting and program design.

The audit and reporting requirements of each modality, and any additional actions that need to be taken to assure quality control should be defined.
**Recommended resources**

For the key actions needed to determine the feasibility and appropriateness of CVA, including embedded links to the most relevant guidance and tools:

- **CVA appropriateness and feasibility analysis**
  
  CaLP
  
  *Programme Quality Toolbox*
  
  phap.org/CVA-SW58

For a roadmap of the process of cash feasibility and modality and mechanism selection:

- **Roadmap for cash feasibility, modality & mechanism selection**
  
  ICRC/IFRC (2015)
  
  *IFRC/ICRC Cash in Emergencies Toolkit*
  
  phap.org/CVA-EQEK

For a feasibility checklist:

- **Is cash feasible checklist?**
  
  ICRC/IFRC (2015)
  
  *IFRC/ICRC Cash in Emergencies Toolkit*
  
  phap.org/CVA-B7S9

For a decision tree to determine which CVA modality to use (see p. 24):

- **Cash Transfer Programming Toolkit**
  
  Mercy Corps (2015)
  
  phap.org/CVA-AB83

For a comparison between modalities and mechanisms:

- **Comparing CTP modality & mechanism**
  
  ICRC/IFRC (2015)
  
  *IFRC/ICRC Cash in Emergencies Toolkit*
  
  phap.org/CVA-SXNW

For detailed training content on delivery mechanism assessment steps for program staff (see Topic 3: Analysis):

- **Core CVA skills for Programme Staff**
  
  CaLP (2018)
  
  *Face-to-face course facilitation materials*
  
  phap.org/CVA-LX7N

**Further exploration**

For a step-by-step guide to facilitating a multi-sector inter-agency response analysis process:

- **Facilitator’s Guide for the Basic needs-based Response Options Analysis and Planning**
  
  Save the Children (2018)
  
  phap.org/CVA-XQ8M
For the market assessment actions needed to inform feasibility analysis, including embedded links to the most relevant guidance and tools:

**Market assessment**
CalP
*Programme Quality Toolbox*
phap.org/CVA-AMZE

For the FSP assessment actions needed to inform feasibility analysis, including embedded links to the most relevant guidance and tools:

**Financial Service Provider assessment**
CalP
*Programme Quality Toolbox*
phap.org/CVA-YRXN

For the vulnerability analysis actions needed to inform feasibility analysis, including embedded links to the most relevant guidance and tools:

**Vulnerability analysis**
CalP
*Programme Quality Toolbox*
phap.org/CVA-96V3

For in-depth training content on response analysis:

**Response Analysis**
CalP
*Face to face course facilitation materials*
phap.org/CVA-9JFP

**Study questions**

1. What is the link between CVA feasibility analysis and modality choice?

2. Why does organizational capacity matter for CVA feasibility?

3. List the inputs needed from needs, market and FSP assessments.

4. How would these be used to inform feasibility analysis?

5. What are some additional consideration for modality selection?

6. When would vouchers be more appropriate than cash?

7. Why might audit and reporting requirements vary between modalities?
Domain 5: Set-up and implementation

Domain Outline

Humanitarian practitioners involved in cash transfer programming must be able to:

5.1 Recognize how transfer value is determined in CVA.
   5.1.a Describe the meaning of transfer value and related concepts.
   5.1.b In the context of Multi-Purpose Cash Grants (MPGs), recognize alternative ways for how to outline a minimum expenditure basket and how this relates to determining transfer value.
   5.1.c Identify key considerations by which a transfer value is determined and justified.

5.2 Recognize organizational processes and procedures that need to incorporate CVA and their appropriate contextual applications.
   5.2.a Identify the organizational processes and procedures that need to incorporate CVA.
   5.2.b Identify key elements related to CVA to be included in organizational processes and procedures.
   5.2.c Identify considerations for modifying CVA-related elements of organizational processes and procedures according to context.

5.3 Recognize the considerations for assessing and contracting service providers for CVA.
   5.3.a Identify relevant types of service providers for CVA.
   5.3.b Recognize key considerations for assessing and contracting financial service providers.
   5.3.c Recognize the key considerations for assessing and contracting other service providers for CVA.

5.4 Recognize the steps and considerations for beneficiary targeting and registration in CVA.
   5.4.a Identify CVA-specific targeting considerations.
   5.4.b Identify considerations for beneficiary registration for CVA.

5.5 Recognize cash delivery, encashment, and reconciliation processes and principles.
   5.5.a Recognize principles and considerations for different CVA delivery processes.
   5.5.b Identify the elements requiring reconciliation and steps required in a CVA reconciliation process.
   5.5.c Recognize considerations for accountability and staff and beneficiary safety and security, which need to be addressed throughout the delivery and reconciliation process.

5.6 Recognize principles and best practice for data protection and data sharing in CVA.
   5.6.a Recognize principles and best practice relating to data protection in CVA.
   5.6.b Recognize principles and best practice for data sharing in CVA.

5.7 Recognize ways to promote community participation and accountability to communities in CVA.
   5.7.a Recognize key principles and considerations for strengthening accountability to communities and increase community participation in CVA.
   5.7.b Identify common methods for strengthening accountability to communities and increase community participation in CVA.
5.8 Describe key CVA collaboration and coordination considerations.
5.8.a Describe key elements of the preparedness, assessment, analysis, design, and implementation processes which particularly benefit from collaboration and coordination.
5.8.b Recognize strategic, technical, and operational level CVA coordination needs.
5.1 How transfer value is determined in CVA

Competency statement:
5.1 Recognize how transfer value is determined in CVA.
   5.1.a Describe the meaning of transfer value and related concepts.
   5.1.b In the context of Multi-Purpose Cash Grants (MPGs), recognize alternative ways for how to outline a minimum expenditure basket and how this relates to determining transfer value.
   5.1.c Identify key considerations by which a transfer value is determined and justified.

Key points and concepts

Transfer value

This is a monetized calculation of the amount provided to cover a gap in needs, as defined through a gap analysis process. Gap analysis is the process of calculating a gap in household and/or individual needs, calculated as: Gap in needs = Total need – (Needs met by affected population + Needs met by other actors). Measures of ‘total need’ include a national poverty line, a minimum expenditure basket, a survival threshold or livelihoods protection thresholds.

The duration and frequency of the transfer also need to be defined.

Definition of Minimum expenditure basket (MEB)

A Minimum Expenditure Basket (MEB) requires the identification and quantification of basic needs items and services that can be monetized and are accessible through local markets and services. Items and services included in an MEB are those that households in a given context are likely to prioritize, on a regular or seasonal basis. An MEB is inherently multisectoral and based on the average cost of the items composing the basket. It can be calculated for various sizes of households.

Multipurpose cash assistance and MEBs

Multipurpose Cash Transfers (MPC) are transfers (either periodic or one-off) corresponding to the amount of money required to cover, fully or partially, a household’s basic and/or recovery needs. The term refers to transfers designed to address multiple needs, with the transfer value calculated accordingly. MPC transfer values are often indexed to expenditure gaps based on the Minimum Expenditure Basket (MEB), or other monetized calculation of the amount required to cover basic needs. All MPCs are unrestricted in terms of use as they can be spent as the recipient chooses.

Determining transfer value

The transfer value should be based on an understanding of household needs and gaps, the cost of meeting these, and how these relate to the program objectives. Whether or not the program is multi-sectoral, the calculation of transfer size should consider how needs are being met across sectors.

The frequency should be based on the needs to cover, the FSP capacity and protection risks.
Variation in vulnerabilities, household size, seasonality, geography, and availability of other forms of assistance will also influence transfer value and frequency, as will available budget.

Transfer value should be defined in coordination with other agencies. The rationale for the duration of the program should be linked to a clear exit strategy. Sustainable linkages with existing or potential social protection programs should be identified.

Recommended resources

For the key actions needed to define transfer value, including embedded links to the most relevant guidance and tools:

- **Transfer value, frequency and duration**
  - CaLP
  - *Programme Quality Toolbox*
  - phap.org/CVA-MC5T

For a roadmap of the process to define transfer value:

- **Response analysis and transfer value roadmap**
  - ICRC/IFRC (2015)
  - *IFRC/ICRC Cash in Emergencies Toolkit*
  - phap.org/CVA-RV2V

For detailed training content on the steps for defining transfer values (see Topic 4: Design and implementation):

- **Core CVA skills for Programme Staff**
  - CaLP (2018)
  - *Face-to-face course facilitation materials*
  - phap.org/CVA-LX7N

Further exploration

For step-by-step guidance on linking basic needs assessment and transfer value:

- **Basic Needs Assessment guide**
  - Save the Children (2018)
  - Part 1: Background and concepts: phap.org/CVA-HFLX
  - Part 2: How-to guide & tools: phap.org/CVA-85UE

For specific guidance on defining multipurpose cash assistance transfer value:

- **Operational Guidance and Toolkit for MPGs**
  - UNHCR (2015)
  - Part 2: MPG transfer design: phap.org/CVA-MFNY
  - Part 3: Response design and plan: The MPG transfer value: phap.org/CVA-WNZP
For an overview of the debates and evidence on multipurpose cash assistance:

**Multipurpose Cash Assistance**
CaLP
phap.org/CVA-D555

For guidance on linking CVA design with social protection programs (see p. 13):

**Working with cash-based safety nets in emergencies**
CaLP (2016)
phap.org/CVA-LFUS

**Study questions**
1. What is the relationship between gap analysis and transfer value?
2. What is the relevance of thresholds in determining transfer value? Provide some examples.
3. What items are typically included in an MEB?
4. What is the relationship between multipurpose cash assistance and an MEB?
5. What factors may influence the frequency of a transfer?
6. What factors may influence the value of a transfer over time?
### 5.2 Organizational processes and procedures that need to incorporate CVA and their appropriate contextual applications

#### Competency statement:

5.2 Recognize organizational processes and procedures that need to incorporate CVA and their appropriate contextual applications.

- 5.2.a Identify the organizational processes and procedures that need to incorporate CVA.
- 5.2.b Identify key elements related to CVA to be included in organizational processes and procedures.
- 5.2.c Identify considerations for modifying CVA-related elements of organizational processes and procedures according to context.

#### Key points and concepts

<table>
<thead>
<tr>
<th><strong>Organizational processes and procedures that need to incorporate CVA</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>The types of processes and procedures are: Technical competency procedures (i.e. for assessment and analysis, design and implementation, and monitoring and evaluation); Finance procedures (as well as finance systems and accounting systems); Procurement procedures (including service provider and partner contracts); Program development and contracting procedures and policies; Knowledge management procedures; and Human resource policies and procedures (i.e. for capacity assessment and development, recruitment and retention).</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Functions, roles and Standard Operating Procedures (SOPs)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Most aspects of CVA tend to be integrated into existing general functions/roles rather than being the responsibility of specialists.</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th><strong>SOPs and segregation of duties</strong></th>
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<tbody>
<tr>
<td>SOPs for CVA need to be developed outlining the roles and responsibilities for different functions: program, M&amp;E, finance, supply chain, admin, legal, security etc. at different levels within the organization: national headquarters, provincial, regional, district, etc. and for the departments responsible. SOPs should fit into existing finance and logistic procedures and seek to identify areas where these functions take the lead or require working with other functions on implementing the cash program.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Modifications needed to Standard Operating Procedures (SOPs)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>These will be needed for each individual response/program. Modifications should focus on contextual modifiers rather than the process itself.</td>
</tr>
</tbody>
</table>
Recommended resources

For an overview of the organizational processes and policies relevant to CVA (see pp. 17):

- **Organizational Cash Readiness Tool**
  CaLP (2017)
  phap.org/CVA-8FJZ

On the roles and functions for CVA:

- **CTP Programme Cycle chart**
  Fritz/CaLP (2018)
  (Link to be added)

Further exploration

For specific SOPs for multipurpose cash assistance:

- **Multipurpose Cash Grants (ERC Consortium) - Standard Operating Procedures (SOPs)**
  DRC (2018)
  phap.org/CVA-62VU

For an overview of the debates and evidence on operational models for cash assistance:

- **Operational models**
  CaLP
  phap.org/CVA-RBXC

For guidance on assessing the efficiency, effectiveness and accountability of different operational models:

- **Operational Models Analytical Framework**
  CaLP (2018)
  phap.org/CVA-DAF8

For detailed training content on organizational processes and procedures (Topic name to be added):

- **Core CTP skills for supply chain, finance and ICT staff**
  Fritz/CaLP (2019)
  *Face to face (English):*
  (Link to be added)

Study questions

1. Which type of finance and procurement procedures and systems need to incorporate CVA?

2. What functions should be incorporated in SOPs for CVA?

3. How should SOPs vary between contexts?

4. What might integration of CVA require from an HR and capacity development perspective?
5.3 Considerations for assessing and contracting service providers for CVA

Competency statement:

5.3 Recognize the considerations for assessing and contracting service providers for CVA.

- 5.3.a Identify relevant types of service providers for CVA.
- 5.3.b Recognize key considerations for assessing and contracting financial service providers.
- 5.3.c Recognize the key considerations for assessing and contracting other service providers for CVA.

Key points and concepts

### Types of service providers for CVA

CVA can require complex services for delivery and close coordination with all providers of those services. These include financial service providers, technology companies (who can provide e-voucher services, and CVA management platforms) and retailers (who can be contracted for voucher programs).

### Financial service providers

A financial service provider is an entity that provides financial services, which may include e-transfer services. Depending upon the context, financial service providers may include e-voucher companies, financial institutions (such as banks, hawalas and microfinance institutions) or mobile network operators (MNOs). An FSP may be able to deliver CVA through multiple different mechanisms.

### Assessing FSPs

The payment mechanism and regulatory environment in country should be mapped. Based on this, relevant FSPs can be identified, including information on the products they offer, their coverage, their customer service, their cash in/cash out processes, their data privacy, internal control and risk mitigation capacity and the associated costs for those services.

### Contracting FSPs

Standard minimum information should be included in all FSP tenders. In addition, the specific program requirements need to be defined, prioritized and included in the tender.

### Assessing and contracting other service providers

If contracting technology companies, key considerations include whether the system is open vs. closed loop (NB: the latter will mean...
beneficiaries cannot withdraw cash), the usability of the user-interface, data protection, and opportunities for financial inclusion.

**Recommended resources**

For the key actions for delivery mechanism selection, including embedded links to the most relevant guidance and tools:

- **Selection of delivery mechanism**  
  CaLP  
  *Programme Quality Toolbox*  
  phap.org/CVA-CB4A

For guidance on identifying and contracting delivery mechanisms (Sections 3 and 4):

- **Cash Delivery Mechanism Assessment Tool (CDMAT)**  
  UNHCR (2017)  
  phap.org/CVA-DAF8

- **The Delivery Guide**  
  Elan/Mercy Corps (2018)  
  phap.org/CVA-R99E

For detailed training content on service provider assessment and contracting for programs staff (see Topic 4: Design and implementation):

- **Core CVA skills for Programme Staff**  
  CaLP (2018)  
  *Face to face course facilitation materials*  
  phap.org/CVA-LX7N

On the roles and functions for service provider assessment and contracting:

- **CTP Programme Cycle chart**  
  Fritz/CaLP (2018)  
  *(Link to be added)*

**Further exploration**

For the key actions for risk assessment (as relevant to FSPs), including embedded links to the most relevant guidance and tools:

- **Risk and opportunity assessment**  
  CaLP  
  *Programme Quality Toolbox*  
  phap.org/CVA-64Y9
For detailed training content on service provider assessment and contracting for operations staff
(Topic name to be added):

Core CTP skills for supply chain, finance and ICT staff
Fritz/CaLP (2019)
Face to face (English):
(Link to be added)

Study questions
1. What types of service providers are relevant for CVA?

2. List some examples of FSPs.

3. What are the steps for FSP assessment?

4. What type of information should be included in tenders and contracts for FSPs?
5.4 Steps and considerations for beneficiary targeting and registration in CVA

Competency statement:
5.4 Recognize the steps and considerations for beneficiary targeting and registration in CVA.
   5.4.a Identify CVA-specific targeting considerations.
   5.4.b Identify considerations for beneficiary registration for CVA.

Key points and concepts

**CVA-specific targeting considerations**
Targeting criteria and methodology should be based on the program objectives. This includes determining if CVA will be given to individuals, households or groups, and who within the household should be the recipient of CVA. Criteria should be as inclusive of different groups and vulnerabilities as possible and integrate CVA-related protection concerns.

**Targeting processes**
The first decision is whether to target; the next is to agree whom to target. A cost analysis of the timeliness vs. effectiveness of different targeting systems should be conducted. The targeting system should be transparent (across all stakeholders), wherever context allows.

**Beneficiary registration**
A beneficiary registration and identification system should be set up which collects the minimum necessary data, in line with data protection principles. Data should ideally be inter-operable between organizations.

**Vulnerable groups and cultural considerations**
The specific needs and access limitations of vulnerable groups should be considered for registration and encashment. Cultural decisions (i.e. on who normally manages cash) should also be factored in, as well as whether it is appropriate for more than one individual per household to be registered.

**Registration and single registries**
The opportunities and benefits of creating a single registry which links with national social protection programs should be considered.

Recommended resources

For the key actions for targeting, including embedded links to the most relevant guidance and tools:

- Targeting CaLP Programme Quality Toolbox
- phap.org/CVA-XLUN
For detailed considerations on geographic and beneficiary targeting (pp. 18):

Cash Transfer Programming Toolkit
Mercy Corps (2015)
phap.org/CVA-MGYJ

On protection-related considerations for eligibility and targeting (pp. 12):

Guide for Protection in Cash-based Interventions Recommendations
UNHCR (2015)
phap.org/CVA-3Y7H

For the key actions for registration and data protection, including embedded links to the most relevant guidance and tools:

Registration and data protection
CaLP
Programme Quality Toolbox
phap.org/CVA-SRQM

For data protection principles and guidance relevant to targeting and registration:

Protecting Beneficiary Privacy Principles for the secure use of personal data in cash and e-transfer programmes
CaLP (2013)
phap.org/CVA-3G6B

Data Starter Kit Tip Sheet 2 on Data minimization
ELAN (2017)
phap.org/CVA-9T4J

For detailed training content on targeting and registration (see Topic 4: Design and implementation):

Core CVA skills for Programme Staff
CaLP (2018)
Face-to-face course facilitation materials
phap.org/CVA-LX7N

Further exploration

For considerations around gender, targeting and CVA outcomes:

Setting the Stage: What we know (and don’t know) about the effects of cash-based interventions on gender outcomes in humanitarian settings
UN Women (2018)
phap.org/CVA-QNU5
For detailed training content on e-transfers and data protection:

E-transfers and operationalizing beneficiary data protection
CaLP (2015)

Online course:
English: phap.org/CVA-PUDC

Study questions
1. What specific targeting considerations are relevant for CVA?

2. What are some of the considerations around targeting processes?

3. What principles should be applied for beneficiary registration? List examples.

4. Why is it relevant to understand the needs of vulnerable groups for encashment processes?
5.5 Cash delivery, encashment, and reconciliation processes and principles

Competency statement:

5.5 Recognize cash delivery, encashment, and reconciliation processes and principles.
   5.5.a Recognize principles and considerations for different CVA delivery processes.
   5.5.b Identify the elements requiring reconciliation and steps required in a CVA reconciliation process.
   5.5.c Recognize considerations for accountability and staff and beneficiary safety and security, which need to be addressed throughout the delivery and reconciliation process.

Key points and concepts

Delivery set-up

Irrespective of the modality, CVA delivery should be set up with a clear allocation of roles and responsibilities, in line with SOPs, and ensuring segregation of duties.

Encashment

Encashment refers to the actions undertaken by recipients to access their cash, e.g. cashing a cheque, money order, or similar, or using an ATM or agent (e.g. mobile money, shopkeeper) to withdraw cash.

The broader encashment process managed by the implementing agency also includes reconciliation of payments. The encashment process must clarify who is responsible for each action and be compliant with donor/agency financial and audit procedures.

Beneficiaries and encashment

All targeted groups should be able to safely access the chosen delivery mechanism throughout the project duration.

Beneficiaries should be trained on the encashment process, if required. Communications and signage should be tailored for the program and widely disseminated, as should complaints and response mechanisms for beneficiaries and service providers (if relevant).

Encashment steps

Distribution and encashment happen at the same time with direct cash. For other mechanisms it is a two-step process. First step is to distribute the cards or sim cards etc. The second step is activating or encashing the cards/mobile wallets.

For direct cash, good practice for distributions should be applied, including the management of the distribution site to ensure staff and beneficiary safety and security; and planning for operational requirements (queues, water, shade etc.).

Reconciliation

This involves reconciling the outgoing funds at organization level with the ones at beneficiary level. A reconciliation process should determine: how funds will be tracked and reconciled after each
distribution cycle, how problems and variances will be investigated and how issues will be resolved.

**Recommended resources**

For the key actions for delivery, including embedded links to the most relevant guidance and tools:

- **Delivery**
  - CaLP
  - *Programme Quality Toolbox*
  - [phap.org/CVA-AL3P](http://phap.org/CVA-AL3P)

For guidance on e-transfer delivery and encashment (pp. 20):

- **E-transfer implementation guide**
  - Mercy Corps (2017)
  - [phap.org/CVA-GWB4](http://phap.org/CVA-GWB4)

On the roles and functions for delivery and encashment:

- **CTP Programme Cycle chart**
  - Fritz/CaLP (2018)
  - (Link to be added)

For detailed training content on delivery, encashment and reconciliation for program staff (see Topic 4: Design and implementation):

- **Core CVA skills for Programme Staff**
  - CaLP (2018)
  - *Face-to-face (English):*
  - [phap.org/CVA-LX7N](http://phap.org/CVA-LX7N)

**Further exploration**

For specific training content on delivery of CVA in remote programming:

- **The Remote Cash Course**
  - NRC (2016)
  - *Online course:*
    - English: [phap.org/CVA-MELH](http://phap.org/CVA-MELH)
    - French: [phap.org/CVA-7KDL](http://phap.org/CVA-7KDL)
    - Arabic: [phap.org/CVA-ZXK9](http://phap.org/CVA-ZXK9)

For the key actions’ beneficiary communication and accountability, including embedded links to the most relevant guidance and tools:

- **Communication and accountability**
  - CaLP
  - *Programme Quality Toolbox*
  - [phap.org/CVA-XFUC](http://phap.org/CVA-XFUC)
For detailed training content on delivery, encashment and reconciliation for operations staff
*(Topic name to be added)*:

Core CTP skills for supply chain, finance and ICT staff
Fritz/CaLP (2019)
*(Link to be added)*

**Study questions**
1. What does encashment mean in the context of CVA?

2. What are some of the key considerations for distribution of direct cash?

3. How should accountability to beneficiaries be ensured throughout the delivery process?

4. What does reconciliation mean in the context of CVA?
5.6 Principles and best practice for data protection and data sharing in CVA

Competency statement:

5.6 Recognize principles and best practice relating to data protection in CVA.

5.6.a Recognize principles and best practice relating to data protection in CVA.

5.6.b Recognize principles and best practice for data sharing in CVA.

Key points and concepts

**Data protection principles and CVA**

In CVA, data is collected at minimum at needs assessment, registration and encashment stages, and often shared with service providers and other agencies. Data security is therefore very important and should be governed by the following principles, which should also be applied to service providers.

**Respect**

Organizations should respect the privacy of beneficiaries and recognize that obtaining and processing their personal data represents a potential threat to that privacy.

**Protect by design**

Organizations should “protect by design” the personal data they obtain from beneficiaries either for their own use or for use by third parties for each cash or e-transfer program they initiate or implement.

**Understand data flows and risks**

Organizations should analyses, document and understand the flow of beneficiary data for each cash or e-transfer program they initiate or implement within their own organization and between their organization and others and develop risk mitigation strategies which might be required to address any risks arising from these flows.

**Quality and accuracy**

Organizations should ensure the accuracy of the personal data they collect, store and use, including by keeping information up to date, relevant and not excessive in relation to the purpose for which it is processed, and by not keeping data for longer than is necessary.

**Obtain consent / Inform**

At the point of data capture, beneficiaries should be informed as to the nature of the data being collected, with whom it will be shared, who is responsible for the secure use of their data and be provided with the opportunity to question the use made of the data and not participate in the program, or withdraw from it at any time, should they not wish their personal data to be used for the purposes described.

**Security**

Organizations should implement appropriate technical and operational security standards for each stage of the collection, use and transfer of beneficiary data to prevent unauthorized access, disclosure.
or loss and in particular any external threats should be identified, and actions taken to mitigate any risks arising.

**Disposal**

Organizations should not hold beneficiary data for longer than is required unless they have clear, justifiable and documented reasons for doing so otherwise data held by the organization and any relevant third parties should be destroyed.

**Accountability**

Organizations should establish a mechanism whereby a beneficiary can request information about what personal data an organization holds about them, and mechanisms to receive and respond to any complaints or concerns beneficiaries may have about the use of their personal data.

**Applying principles in practice**

The following steps should be considered in any CVA program:

- Privacy impact assessment
- Data minimization
- Know your Customer Requirements
- Registration
- Encryption
- Sharing
- Retention, Archiving and Disposal.

**Recommended resources**

For principles on data protection in CVA:

- **Protecting Beneficiary Privacy Principles for the secure use of personal data in cash and e-transfers programmes**
  CaLP (2013)
  phap.org/CVA-3G6B

For practical guidance on data protection in CVA:

- **Data Starter Kit**
  ELAN (2017)
  phap.org/CVA-MYHM

For the key actions for registration and data protection, including embedded links to the most relevant guidance and tools:

- **Registration and data protection**
  CaLP
  Programme Quality Toolbox
  phap.org/CVA-SRQM

For detailed training content on e-transfers and data protection:

- **E-transfers and operationalizing beneficiary data protection**
  CaLP (2015)
  Online course:
  - English: phap.org/CVA-PUDC
Further exploration

For more in-depth guidance on data protection in humanitarian action:

- **Handbook on Data Protection in Humanitarian Action**
  ICRC (2017)
  phap.org/CVA-79UH

Study questions

1. Why is data protection particularly relevant for CVA?

2. What are some of the risks around data flows in CVA?

3. What should beneficiaries be informed of with regards to the use of their data?

4. What are some of the steps to applying data protection principles in practice?
5.7 Ways to promote community participation and accountability to communities in CVA

Competency statement:

5.7 Recognize ways to promote community participation and accountability to communities in CVA.

5.7.a Recognize key principles and considerations for strengthening accountability to communities and increase community participation in CVA.

5.7.b Identify common methods for strengthening accountability to communities and increase community participation in CVA.

Key points and concepts

<table>
<thead>
<tr>
<th>Importance of accountability and communication in CVA</th>
<th>Accountability and participation are essential for relevant needs assessment including the needs of specific vulnerable groups, correct identification of target groups, and for strengthening the design ongoing responsiveness of programming.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Participation should happen throughout the program cycle.</td>
<td>All service providers and partners (FSPs, retailers) engaged in CVA should be accountable to beneficiaries.</td>
</tr>
<tr>
<td>CVA-specific risk</td>
<td>The potential risks to beneficiaries specifically associated with CVA (e.g. related to financial literacy, market access or intra-household management of cash) should be assessed and mitigated.</td>
</tr>
<tr>
<td>Messaging on CVA</td>
<td>Clear messages should be shared with beneficiaries on program design and accountability. The objectives of any CVA need to be understood by everyone – especially if assistance is only targeted to a part of the population.</td>
</tr>
<tr>
<td>Guidance to beneficiaries on CVA</td>
<td>Guidance should be provided to beneficiaries so they can effectively use the CVA mechanism chosen and can use the assistance in line with project objectives.</td>
</tr>
<tr>
<td>Accountability and feedback mechanisms</td>
<td>These should incorporate CVA-specific considerations and be accessible, functional and responsive.</td>
</tr>
<tr>
<td>Markets and accountability</td>
<td>Specific considerations around markets are availability and price fluctuations post-transfer and/or if everyone buys at same time. This means market actors must be monitored and held to account.</td>
</tr>
</tbody>
</table>
Recommended resources

For the key actions for communication and accountability, including embedded links to the most relevant guidance and tools:

**Communication and accountability**
CaLP  
*Programme Quality Toolbox*
phap.org/CVA-XFUC

For guidance on protection considerations in CVA (see pp. 10):

**Guide for Protection in Cash-based Interventions**
UNHCR (2015)
phap.org/CVA-GQ76

For an overview of tools and methodologies for accountability in CVA (pp. 74):

**Monitoring guidance for CTP in Emergencies**
CaLP (2017)
phap.org/CVA-YMXS

For detailed training content on accountability and communication (Topic 4: Design and implementation):

**Core CVA skills for Programme Staff**
CaLP (2018)  
*Face-to-face course facilitation materials*
phap.org/CVA-LX7N

Further exploration

For an overview of the debates and evidence on gender in CVA:

**Gender and CVA**
CaLP
phap.org/CVA-XSNU

For ideas on communication and training for beneficiaries (pp. 39):

**Cash Transfer Programming Toolkit**
Mercy Corps (2015)
phap.org/CVA-JDCM

For independent beneficiary perception data on CVA:

**Cash Barometer**
Groundtruth Solutions
phap.org/CVA-4ZM4

Study questions

1. A colleague asks why a community should be involved in a certain stage. Explain how you might respond.
2. Your superior informs you that you need to strengthen accountability to communities in a situation/stage of implementation. Why would s/he ask you to do so.

3. Your superior informs you that need to strengthen accountability in a situation. Explain what this might entail in practice.

4. Name a method for community engagement and describe a situation. Explain what this method would mean in this situation.
5.8 Key CVA collaboration and coordination considerations

Competency statement:
5.8 Describe key elements of the preparedness, assessment, analysis, design, and implementation processes which particularly benefit from collaboration and coordination.

5.8.a Describe key elements of the preparedness, assessment, analysis, design, and implementation processes which particularly benefit from collaboration and coordination.

5.8.b Recognize strategic, technical, and operational level CVA coordination needs.

Key points and concepts

Value of collaboration and coordination

CVA requires coordination between sectors and across different types of actors (service providers, market actors, government). Coordination structures (i.e. the humanitarian coordination architecture) should support assessments, joint feasibility analysis, harmonization the design and monitoring of CVA. Coordination functions can be classified as strategic, technical and operational. Operational collaboration between agencies (e.g. the use of common tools or platforms) can also drive greater efficiency, effectiveness and accountability.

CVA and the coordination architecture

There are currently limited agreements on CVA coordination, given its multi-sector which cuts across agency mandates. Cash working groups have emerged in most recent humanitarian crises. These are increasingly formally linked to inter-cluster/sector working groups, rather than to sector-specific groups (e.g. food security).

Cash Coordination is supported by OCHA in a large-scale non-refugee crisis, and UNHCR in refugee contexts.

Strategic coordination

CVA should be strategically coordinated with the overall humanitarian response.

Technical coordination

CVA should be technically coherent (in terms of design and delivery) with other programs.

CVA should be coordinated with social safety net systems.

Operational coordination

CVA should be operationally coordinated with other programs – to maximize efficiencies across agencies.
Recommended resources

For the key actions for coordination, including embedded links to the most relevant guidance and tools:

- **Coordination**
  CaLP
  *Programme Quality Toolbox*
  [phap.org/CVA-QQD2](http://phap.org/CVA-QQD2)

For a comprehensive overview of the debates and evidence on coordination for CVA:

- **Cash coordination**
  CaLP
  [phap.org/CVA-56SB](http://phap.org/CVA-56SB)

For interactive training content on coordinating multi-sector CVA:

- **Practical Scenario: Coordinating multi-sector cash transfer programmes**
  CaLP (2017)
  *Online course:*
  - English: [phap.org/CVA-8X8A](http://phap.org/CVA-8X8A)

Further exploration

For a policy analysis of the issues around CVA coordination:

- **Cash coordination in humanitarian contexts**
  GPPI (2017)
  [phap.org/CVA-7C8U](http://phap.org/CVA-7C8U)

For an overview of the debates and evidence on different models for operational collaboration in CVA:

- **Operational models**
  CaLP
  [phap.org/CVA-RBXC](http://phap.org/CVA-RBXC)

For the NGO position on cash coordination:

- **NGO position paper – Cash coordination in humanitarian response**
  Collaborative Cash Delivery platform (2018)
  [phap.org/CVA-WYXN](http://phap.org/CVA-WYXN)

For the proposed UN model for collaboration on CVA:

- **Statement from the principals of OCHA, UNICEF, WFP and UNHCR on cash assistance**
  UN (2018)
  [phap.org/CVA-75GL](http://phap.org/CVA-75GL)

Study questions

1. What are some of the challenges around cash coordination?
2. How can cash working groups be linked to the formal coordination architecture?

3. Why is it important for CVA to be strategically coordinated?

4. What are examples of issues which need to be technically coordinated?

5. Why is operational coordination important for CVA?
Domain 6: Monitoring and evaluation

Domain Outline

Humanitarian practitioners involved in cash transfer programming must be able to:

6.1 Identify information needs when monitoring and evaluating CVA.
   6.1.a Identify monitoring and evaluation needs for CVA in different types of contexts.
   6.1.b Recognize considerations when selecting modalities, tools, and methodologies for monitoring CVA.
   6.1.c Identify commonly used process and output indicators for monitoring of CVA.
   6.1.d Identify commonly used outcome indicators for monitoring of CVA.
   6.1.e Describe how to select indicators for CVA.
   6.1.f Recognize how monitoring and evaluation results are used to inform decision-making.

6.2 Recognize the steps and considerations of market monitoring for CVA.
   6.2.a Identify the purpose of market monitoring.
   6.2.b Identify steps and considerations for market monitoring.
   6.2.c Identify common market monitoring tools.
6.1 Information needs when monitoring and evaluating CVA

Competency statement:

6.1 Identify information needs when monitoring and evaluating CVA.
6.1.a Identify monitoring and evaluation needs for CVA in different types of contexts.
6.1.b Recognize considerations when selecting modalities, tools, and methodologies for monitoring CVA.
6.1.c Identify commonly used process and output indicators for monitoring of CVA.
6.1.d Identify commonly used outcome indicators for monitoring of CVA.
6.1.e Describe how to select indicators for CVA.
6.1.f Recognize how monitoring and evaluation results are used to inform decision-making.

Key points and concepts

**Monitoring needs**
Monitoring approaches for CVA should address process, output and outcome questions, and focus on beneficiaries, markets, programmatic risk and context. Any specific audit trail requirements (depending on conditions and restrictions placed on cash transfers) should also be incorporated.

**Process monitoring**
This should assess whether CVA processes and activities are safe, efficient and meeting their intended purpose. Includes monitoring the registration and verification process and the encashment process.

**Output indicators**
This should capture whether the cash or voucher assistance was received by the right person, safely, on time, in the correct amount.

**Outcome indicators**
This should monitor whether the desired programmatic outcomes (e.g. beneficiary household’s ability to meet basic needs/sector specific outcomes and reduce use of negative coping strategies) have been achieved, and/or any unintended outcomes. This can also involve monitoring intra-household use of cash, and any potential ‘taxes’ levied on cash assistance. Outcome indicators can be multi-sectoral (e.g. Coping Strategy Index) or sector-specific. Protection-related indicators should always be monitored in CVA.

**Evaluation**
CVA evaluations should systematically review the choice of modality and the value for money of the assistance. Evaluations should go beyond outcome monitoring to evaluate the potential impact of CVA.
Recommended resources

For the key actions for selecting monitoring indicators, including embedded links to the most relevant guidance and tools:

Selecting/developing project indicators
CaLP
Programme Quality Toolbox
phap.org/CVA-XDRX

For the key actions for process and output monitoring, including embedded links to the most relevant guidance and tools:

Process and output monitoring
CaLP
Programme Quality Toolbox
phap.org/CVA-2V7Q

For the key actions for outcome monitoring, including embedded links to the most relevant guidance and tools:

Outcome monitoring
CaLP
Programme Quality Toolbox
phap.org/CVA-PXCV

For the key actions for CVA evaluation, including embedded links to the most relevant guidance and tools:

Overall evaluation
CaLP
Programme Quality Toolbox
phap.org/CVA-4MU6

For the definitive guide for monitoring CVA (including an extensive list of recommended resources from pp. 64):

Monitoring guidance for CTP in Emergencies
CaLP (2017)
phap.org/CVA-YMXS

For specialized training content on monitoring for CVA, particularly for multipurpose cash assistance:

Monitoring for CTP
CaLP (2018)
Face-to-face training materials (English):
phap.org/CVA-9DTN
For detailed training content on monitoring (Topic 5: Monitoring):

- **Core CVA skills for Programme Staff**
  CalP
  *Face-to-face course facilitation materials*
  phap.org/CVA-LX7N

**Further exploration**

For evidence on the outcomes of multipurpose cash assistance:

- **Multi-Purpose Cash and Sectoral Outcomes: A Review of Evidence and Learning**
  UNHCR (2018)
  phap.org/CVA-C2HH

For in-depth scenario-based training content on monitoring:

- **Practical Scenario: Monitoring and Adapting cash transfer programmes**
  CalP (2017)
  *Online course*
  phap.org/CVA-XX8E

**Study questions**

1. In what way may reporting and audit requirements vary between modalities?

2. List examples of process indicators.

3. What is the difference between output and outcome monitoring?

4. What are examples of multi-sector outcome indicators?

5. What should CVA evaluations systematically assess?
6.2 Steps and considerations of market monitoring for CVA

Competency statement:

6.2 Recognize the steps and considerations of market monitoring for CVA.
6.2.a Identify the purpose of market monitoring.
6.2.b Identify steps and considerations for market monitoring.
6.2.c Identify common market monitoring tools.

Key points and concepts

**Purpose of market monitoring**
Markets should consistently be monitored to: assess the potential need to adjust transfer value (and/or change modality); monitor the potential effects of CVA on markets; forecast problems of supply meeting demand; and monitor the quality of the goods.

**What to monitor**
Market-related monitoring should, at minimum, capture the price, volume of transactions and the ability of the beneficiary household to access the market. Market information can be collected from multiple sources including market actors, government offices, chambers of commerce and coordination structures.

**Voucher programs**
These require monitoring of the selected traders to ensure goods of the right quality and quantity are available.

**Considerations for market monitoring**
Issues to monitor include the risk that CVA can create or aggravate divisions in communities (e.g. by driving certain vendors out of business) and that vendors may change supply patterns to make more money (when more money is available).

Recommended resources

For the key actions for market monitoring, including embedded links to the most relevant guidance and tools:

- Market monitoring
  - CaLP
  - Programme Quality Toolbox
  - phap.org/CVA-C5TL

For market monitoring guidance:

- Minimum Standard for Market Analysis
  - CaLP (2016)
  - phap.org/CVA-E2WP

For a comprehensive market monitoring tool:

- MarKIT
  - CRS (2015)
  - phap.org/CVA-V88P
For training content on market monitoring (Topic 5: Monitoring):

Core CVA skills for Programme Staff
CaLP (2018)
Face-to-face course facilitation materials
phap.org/CVA-LX7N

Further exploration

For specialized analysis of market data in humanitarian contexts:
Reach International
phap.org/CVA-HAVU

Study questions
1. What is the rationale for market monitoring?
2. What should market monitoring aim to capture?
3. What are specific considerations for the monitoring of voucher programs?
4. What are some specific issues to look out for when monitoring markets where CVA is being implemented?
Domain 7: Organizational CVA preparedness

Domain Outline

*Humanitarian practitioners involved in cash transfer programming must be able to:*

**7.1 Recognize the key components of analyzing and strengthening organizational CVA preparedness.**

- 7.1.a Identify the main self-assessment tools for gap analysis and preparedness planning and the key steps in implementing them.
- 7.1.b Describe key actions that can strengthen CVA preparedness in different types of organizations.
7.1 Key components of analyzing and strengthening organizational CVA preparedness

Competency statement:

7.1 Recognize the key components of analyzing and strengthening organizational CVA preparedness.

7.1.a Identify the main self-assessment tools for gap analysis and preparedness planning and the key steps in implementing them.

7.1.b Describe key actions that can strengthen CVA preparedness in different types of organizations.

Key points and concepts

Organizational self-assessment tools

These focus on various pre-defined areas of interest with respect to processes, tools, capacities etc. The Organizational Cash Readiness Tool developed by CaLP is a strong foundation to be adapted by organizations.

Organizational self-assessment requirements

Senior management buy-in and support is essential. The process should include senior representation from across all functions engaged in CVA. The objective is to create a baseline understanding of the organization’s strengths and weaknesses. The outcomes are used to define a work plan in order to focus the investment required to increase the organizational CVA capacity.

Key components of organizational self-assessment and adaptation

The operational environment for CVA, e.g.: senior level advocacy, position papers, integration of CVA into strategic documents, positive policy statements, high level targets.

Preparedness for CVA

Systems and Process: e.g. adaptations to finance and logistics systems, cash SOPs, assessment & monitoring tools, FSP agreements, ICT platforms.

Capacity development, e.g.: awareness of CVA, specialist training on finance/markets/program design/implementation.

Communication and coordination, both externally, e.g. tools and advocacy, and internally, e.g.: information sharing and good practice case studies.

At country/program level, contingency and preparedness plans should incorporate CVA. CVA feasibility and risk assessments should be conducted as part of preparedness.

Key preparedness actions

Examples include: baseline assessments and in geographic areas likely to need humanitarian support; signing framework agreements with FSPs; assessing implementing partner capacity; analyzing and monitoring markets; mapping existing social protection schemes;
ensuring systems, procedures, and resources (internal and external) are in place to support rapid response.

**Recommended resources**

For a step-by-step guide to organizational self-assessment for CVA:

Organizational Cash Readiness Tool  
CaLP (2017)  
phap.org/CVA-8FJZ

For the key actions for organizational preparedness, including embedded links to the most relevant guidance and tools:

Organisational preparedness  
CaLP  
Programme Quality Toolbox  
phap.org/CVA-VSUS

For the key actions for programmatic preparedness, including embedded links to the most relevant guidance and tools:

Programmatic preparedness  
CaLP  
Programme Quality Toolbox  
phap.org/CVA-5LPN

For the key actions for partnership preparedness, including embedded links to the most relevant guidance and tools:

Partnership preparedness  
CaLP  
Programme Quality Toolbox  
phap.org/CVA-DFY5

**Further exploration**

For an overview of the debates and evidence on linking CVA and social protection, including as part of preparedness:

Social protection and humanitarian cash transfer programming  
CaLP  
phap.org/CVA-MJZ6

For guides to linking CVA and social protection, including as part of preparedness:

Working with cash-based safety nets in emergencies  
CaLP (2016)  
phap.org/CVA-DJ3C

Shock Responsive Social Protection Systems Toolkit  
Oxford Policy Management (2018)  
phap.org/CVA-EJUT
For introductory training content on linking CVA and social protection:

CaLP (2017)
*Online course:*
- English: phap.org/CVA-BKHE
- French: phap.org/CVA-MSTB
- Arabic: phap.org/CVA-K76E

*Face-to-face course materials (English):*
(link to be added)

For in-depth training content on linking CVA and social protection:

**CVA and Social Protection Part 2: Designing CVAs that are Linked to Social Protection**
CaLP (2017)
*Online course:*
- English: phap.org/CVA-WB6V
- French: phap.org/CVA-LVQ2
- Arabic: phap.org/CVA-YZJX

*Face-to-face course materials (English):*
(link to be added)

For training content on organizational self-assessment and preparedness (Topic 6: Looking ahead):

**Core CVA skills for Programme Staff**
CaLP (2018)
*Face-to-face course facilitation materials*
phap.org/CVA-LX7N

**Study questions**

1. What are the areas which are typically covered in organizational self-assessment tools?

2. What is an essential pre-condition for an organizational self-assessment process?

3. What are examples of the operational environment for CVA which need to be assessed?

4. What are some examples of systems and processes that need to be assessed?

5. What should preparedness for CVA entail?

6. List examples of potential preparedness actions for CVA.
Domain 8: Global CVA policy

Domain Outline

Humanitarian practitioners involved in cash transfer programming must be able to:

8.1 Describe global policy priorities for advancing the scale and quality of CVA
    8.1.a Describe global policy priorities for advancing the scale and quality of CVA.
8.1 Global policy priorities for advancing the scale and quality of CVA

Competency statement:
8.1 Describe global policy priorities for advancing the scale and quality of CVA.

8.1.a Describe global policy priorities for advancing the scale and quality of CVA.

Key points and concepts

Global framework for action

Major commitments and recommendations were made to improve CVA in humanitarian response during 2015 and 2016. These include the Grand Bargain, ECHO’s 10 Principles, the High-Level Panel report, the Strategic Note on Cash Transfers and the Agenda for Cash. These are all consolidated into the 6 objectives of CalP’s Global Framework for Action. It is neutral across high level policy questions about approaches to CVA. It provides a collective road map for increasing the scale and quality of CVA.

Funding
Ensure sufficient funding is available for CVA.

Routine consideration
Ensure cash is routinely considered, alongside other tools.

Capacity
Build sufficient capacity for CVA.

Quality
Ensure the quality of CVA.

Coordination
Strengthen coordination of CVA.

Evidence
Strengthen the evidence base and invest in innovation.

Recommended resources

For a consolidation of all the major commitments and recommendations on CVA:

Global Framework for Action
CalP (2017)
phap.org/CVA-VSN3

For the commitments related to CVA in the Grand Bargain (see p. 6):

The Grand Bargain – A Shared Commitment to Better Serve People in Need
UN et al (2016)
phap.org/CVA-QAMH
For a comprehensive review of progress against the objectives of the global framework for action:

State of the World’s Cash Report  
CaLP (2018)  
phap.org/CVA-JHCY


Core CVA skills for Programme Staff  
CaLP (2018)  
phap.org/CVA-LX7N

Core CVA skills for Managers  
CaLP (2018)  
phap.org/CVA-CXRG

Study questions

1. What are some of the major policy documents related to CVA?

2. What are the 6 objectives of the global framework for action?
Appendix A: PHAP Code of Ethics and Professional Conduct

Approved by the PHAP Board of Directors on 2 March 2017

Preamble

The ethical framework of the International Association of Professionals in Humanitarian Assistance and Protection (PHAP) begins with recognition of the value of all human life. During crisis situations in which normal systems are not functioning, there is a need for humanitarian action to protect and uphold human life and dignity. It is for the sake of all crisis-affected people, now and in the future, that we uphold this Code.

In addition to myriad practical challenges, humanitarian action continually faces obstacles resulting from other powerful interests. Achieving humanitarian aims in this complex world depends on the credibility and reputation of humanitarian work, which is shaped by the collective conduct of the individuals involved in it. This provides the incentive for us to attain and maintain the highest possible degree of consistent ethical conduct.

Humanitarian action is inherently confronted with ethical considerations and dilemmas at every turn – often with life or death implications. Furthermore, even with the best of intentions, humanitarian action has the potential to cause harm if assistance and protection are misused, politicized, or coopted by other interests, or if dependencies are inadvertently created. This Code does not aim to provide specific guidance for all, or even most, of these issues, but it provides a common basis for ethical deliberation. Questions related to ethical dilemmas are best answered by thoughtful consideration of fundamental principles, rather than reliance on detailed regulations.

This Code of Ethics and Professional Conduct must be embraced and upheld by all members of the Association, as well as those applying for or holding certifications issued by the Association, whether they are practitioners, supporters, facilitators, or partners of humanitarian action. Members and certificants promise to uphold this Code and act ethically and professionally above and beyond the baseline requirements of law.

Without violating the Code, each member and certificant also supplements the values and rules specified in the Code based on guidance drawn from personal values, culture, and experience.

Shared understanding of humanitarian action

Members and certificants have and promote a shared understanding of the core principles, central focus, limits, and duties of humanitarian action.

Core principles

Members and certificants recognize that the practice of humanitarian action is rooted in a set of core principles, which form the foundation of the unique role and value of humanitarian action and distinguish it from other forms of assistance and protection. These principles define and guide, but must also be balanced within the context and complexity of the human experience.

**Humanity:** Human suffering must be addressed wherever it is found. The purpose of humanitarian action is to protect life and health and ensure respect for the human being.
Impartiality: Humanitarian action must be carried out on the basis of need alone, giving priority to the most urgent cases of distress and making no distinctions on the basis of nationality, race, gender, religious belief, class, or political opinions.

Neutrality: Humanitarian actors must not take sides in hostilities or engage in controversies of a political, racial, religious, or ideological nature.

Independence: Humanitarian action must be autonomous from the political, economic, military, or other objectives that any actor may hold with regard to areas where humanitarian action is being implemented.

Central focus
Members and certificants recognize that the principle of humanity, which defines the purpose of humanitarian action, underscores that people are at the heart of humanitarian action and that respect for the dignity of crisis-affected people underpins all humanitarian activities. They recognize that upholding human dignity requires supporting the agency of crisis-affected people in all respects.

Limits
Members and certificants recognize the limits of humanitarian action as an extraordinary activity in situations when the authorities responsible for addressing identified needs are unable to do so.

Duties
Members and certificants recognize the duty of humanitarian action to avoid jeopardizing lasting improvements of a situation or bringing about any other negative effects. Humanitarian action should avoid creating dependencies and other impediments to recovery and development efforts, and should where possible facilitate such efforts.

Furthermore, while a commitment to neutrality endeavors to ensure that humanitarian action is not driven by positions of a political, racial, religious, or ideological nature, this does not mean that humanitarian actors should be disengaged from policy discussions in general. On the contrary, members and certificants recognize the duty of humanitarian actors to understand and engage in the discussion and formation of policies that affect their ability to pursue humanitarian aims, and through doing so seek to maintain and expand space for humanitarian action to be carried out.

Shared standards of professional conduct
Regardless of whether they are themselves directly engaged in humanitarian activities as defined above, members and certificants adhere to the following general standards of professional conduct:

- Handling power responsibly
  I am conscious of the power I have and use it responsibly.

- Supporting the agency of others
  I recognize the fundamental equality of all people.

  I strive to support the agency of others in all aspects of my work.
I do not unnecessarily or inappropriately impose my will on others.

- **Having high standards for myself and others**
  I adhere to the highest possible standards according to the situation, whether I am engaged in a volunteer or paid capacity.

- **Being conscious of the commitments I make**
  I recognize the limitations of my expertise and, to the extent possible, only undertake tasks that I am confident I can adequately fulfil.

I accept responsibility for my work.

I follow through on my commitments.

- **Improving my own capacities and those of people around me**
  I take responsibility for continually acquiring needed knowledge, skills, and abilities for the local and international contexts of my work.

I assist colleagues to strengthen their capacities when needed.

I strive to use all appropriate resources available, including consultation with peers.

- **Respecting others and promoting ethical behavior**
  I take measures to discourage, prevent, and correct any unethical conduct of colleagues.

I value the diversity of actors within and supporting the humanitarian sector and show respect for others in the professional community even when I disagree.

I strive to be collegial, but I do not allow collegiality to outweigh shared responsibility for ethical behavior.

- **Avoiding conflicts of interest**
  I avoid having my professional judgment compromised by conflicts of interest.

- **Avoiding bias**
  I strive to be aware of my own biases and work to overcome them.

I strive to make judgments based on evidence and objective analysis rather than assumptions.

- **Promoting awareness and understanding of principled humanitarian action**
  Whether or not I am engaged in humanitarian work myself, I promote public awareness and understanding of principled humanitarian action.