

MINI GUIDE

**RESPONSE ANALYSIS
FOR CASH AND VOUCHER
ASSISTANCE**



Acknowledgements

Anita Queirazza, from Plan International, and Tenzin Manell, at the time working at the Women's Refugee Commission, wrote the first draft of the mini guides and oversaw their development. Cassondra Puls, then at the Women's Refugee Commission, wrote the first draft of the evaluation mini guide.

On behalf of Proteknôn Foundation, Hannah Thompson reviewed, collated, and harmonized all the mini guides, and added some new sections. Rochelle Johnston input at the review stage. Sara Lim Bertrand and Kristen Castrataro led the final review and editing of the mini guides.

A special thank you to Lotte Claessens and Silvia Oñate, from Plan International, for their invaluable contributions and technical reviews of the various drafts. Additional thanks to the following colleagues who shared their input and experiences throughout the drafting and revision process: Dale Buscher, Diana Quick and Julianne Deitch, Women's Refugee Commission; Emilia Sorrentino, Jennifer McAteer, Aftab Alam, Emilio Paz, Marta Ricci, Ilenia de Marino, Domenico Di Nuzzo, Alexandra Parnebjork, Keren Simons, Sofia Sainz de Aja, Laetitia Sanchez, Christopher Kagab, John Richard Okumu, Dorah Musiimire and Doris Akello Otim, Plan International; Eleonora Mansi, International Rescue Committee; Lauren Murray, Save the Children; Mirette Bahgat, World Vision International; Sitnour Babiker, UNHCR.

The mini guides align with the Guidance on Designing Cash and Voucher Assistance to Achieve Child Protection Outcomes in Humanitarian Settings (Alliance for Child Protection in Humanitarian Action, 2022).

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OVERVIEW

PURPOSE

Guidance for conducting a response analysis for adolescent-responsive cash and voucher assistance (CVA)

HOW TO USE THIS MINI-GUIDE

Use this mini-guide to carry out a response analysis to decide whether to use CVA to (1) meet the humanitarian needs and (2) achieve protection, education, health, and wellbeing outcomes for adolescents and their parents/ caregivers.

TOPICS COVERED

Response analysis, feasibility analysis, financial service providers (FSPs), financial service providers assessment, market assessment, CVA feasibility analysis, (child) protection and safeguarding risk assessment, complementary programming

SUPPORTING TOOLS

- 🔗 [Modality Decision Tree: Is cash and voucher assistance a suitable modality for adolescent programming in your location?](#)
- 🔗 [Urgent Action Procedures](#)
- 🔗 [Assessing if Cash and Voucher Assistance \(CVA\) is Appropriate for Meeting the Humanitarian Needs of Adolescents and Achieving Adolescents' Protection, Education, Health, and Wellbeing Outcomes](#)
- 🔗 [Complementary Programmin](#)
- 🔗 [Adolescents' Protection and Safeguarding Risks Analysis](#)

INTRODUCTION

Response analysis for adolescent-responsive CVA identifies appropriate, relevant, and feasible CVA interventions and modalities to fulfil adolescents' humanitarian needs and achieve protection, education, health, and wellbeing outcomes for adolescents and their parents/ caregivers.¹

Response analysis for adolescent-responsive CVA thus considers data collected during the needs assessment phase on:



The needs and capacities of adolescents and their parents/ caregivers



Gaps and opportunities in their communities and societies for meeting these needs



Whether or not markets are functioning well enough for CVA to be used to fill these gaps and enhance opportunities



Possible (child) protection and safeguarding risks that may need mitigation



Protective factors that may be enhanced by the use of CVA

This is done to determine if CVA can meet some of the needs of adolescents and parents/caregivers without exposing them to more (child) protection or safeguarding risks.

Key questions to consider during response analysis

During a response analysis, we must answer the following questions:

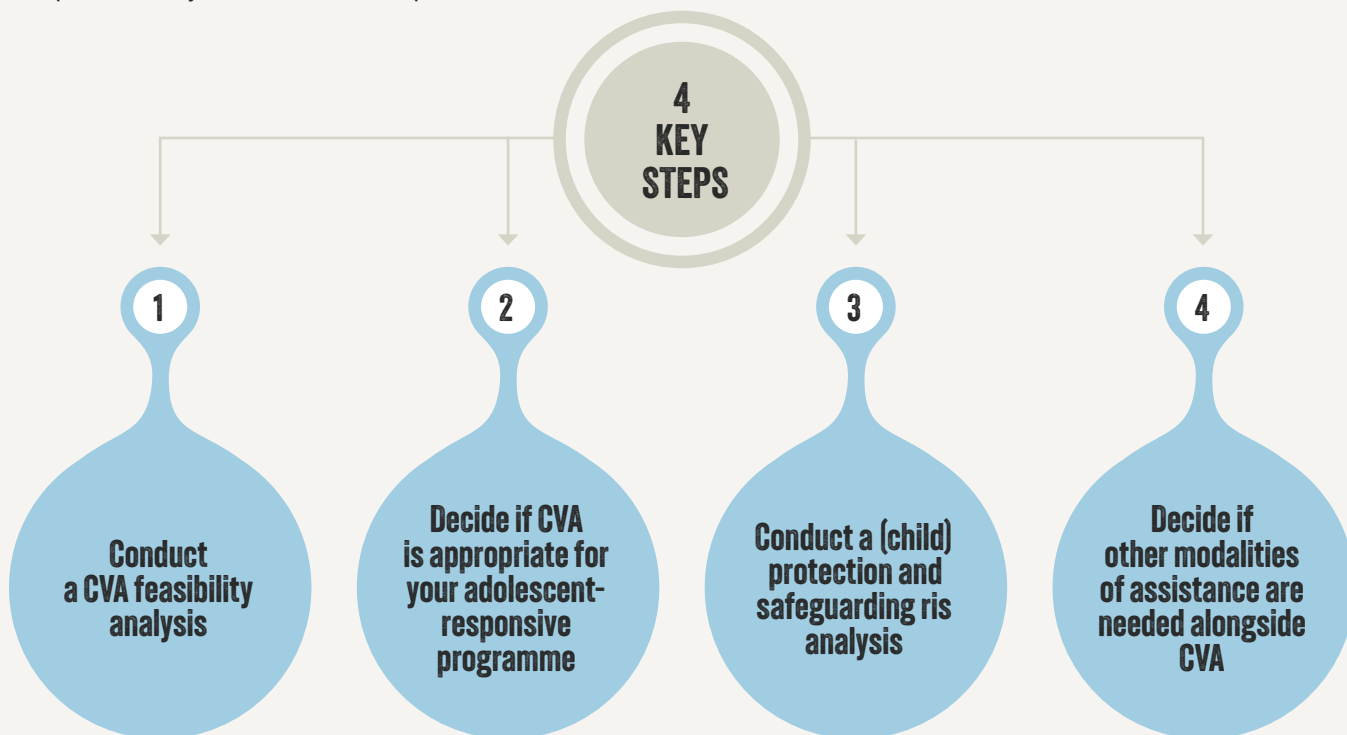
- ❓ *Is CVA feasible in this context?*
- ❓ *Is CVA an appropriate way to meet the humanitarian needs of adolescents and achieve protection, education, health, and wellbeing outcomes for adolescents and their parents/ caregivers?*
- ❓ *Are (child) protection or safeguarding risks created or made worse by CVA? Does CVA increase risks for adolescents not benefiting from the programme?*
- ❓ *Is additional assistance needed alongside CVA, especially to mitigate the (child) protection and safeguarding risks associated with CVA?*



1. Adapted from OCHA (2021) [Response Analysis and Prioritization Guide](#)

KEY STEPS OF RESPONSE ANALYSIS

Response analysis follows the steps below:



STEP 1 CONDUCT A CVA FEASIBILITY ANALYSIS

Use assessment data from needs assessments and market assessments to decide if CVA is feasible in your location at this time. CVA is often feasible. However, in some contexts the preconditions for using CVA are not in place or a crisis may impact the possibilities for implementing CVA. Box 2 lists example preconditions for implementing adolescent-responsive CVA. Note that not all the examples are applicable to all programmes and settings.

For example:

- Mobile phone access is not relevant if you plan to do cash in hand.
- The adolescents you are trying to assist may already be enrolled in school, so you do not need to worry about extra capacity in the education system.
- Maybe there is no social protection system.

CVA can sometimes be feasible even when a “precondition” is not immediately met, if you can find a solution that will address the absence of the precondition. For example, if there are no banking services in the area, a mobile service provider may be able to transfer money to participants securely and quickly.



Example preconditions for implementing adolescent-responsive CVA

Preconditions for delivering CVA ²	Examples
Markets are functioning.	<ul style="list-style-type: none"> • Markets are able to meet the total demand for goods and services, including from community members not receiving CVA. • Financial services can safely and reliably transfer cash and/ or vouchers.
The required goods and services are available from local markets.	<ul style="list-style-type: none"> • Local markets sell sufficient quantities of education-related goods and services at appropriate prices (for example, stationery, textbooks, notebooks, uniforms/clothing, and transport). • Schools have enough space to enrol additional adolescents who may be able to return to school when they receive CVA. • Quality menstrual products are available in local markets at fair and accessible prices. • Adolescents are allowed to access quality sexual and reproductive health services.
Shops and markets can be accessed safely.	<ul style="list-style-type: none"> • The road and transport to and from the market, and the marketplace itself, are all safe for diverse adolescents and their caregivers. • The distance to and from the market are accessible for diverse adolescents and their caregivers, particularly girls and women. • The hours of operation of the market are accessible and safe for diverse adolescents and their caregivers. • Diverse adolescents are able to access markets without violating social norms. For example, in some settings girls need to be accompanied by a male family member in order to be safe. • Adolescents and parents/ caregivers of different genders, ages, and other identities can access the market safely. (This includes adolescents living with disabilities, of diverse SOGIESC,³ of various ethnicities, from various religious and/or social groups, those who are themselves parents/ caregivers; etc.)
Traders are willing and able to participate.	<ul style="list-style-type: none"> • Traders will accept cash and/ or vouchers from adolescents and their parents/ caregivers. • Traders have access to sufficient capital and financial services to stock relevant goods.
FSPs are willing and able to participate.	<ul style="list-style-type: none"> • FSPs will uphold child safeguarding policies and apply data protection standards. • Diverse adolescents can access and use CVA through FSPs. • Diverse adolescents and their diverse parents/ caregivers have access to mobile phones and banking services.
CVA can be delivered securely and quickly.	<ul style="list-style-type: none"> • Financial service providers can quickly deliver CVA to diverse adolescents and their parents/ caregivers. • Existing social protection delivery systems reach, or can be expanded to reach, diverse adolescents and their households.
The national and local government accepts CVA.	<ul style="list-style-type: none"> • Government authorities and policies accept the use of CVA to meet the humanitarian needs of adolescents and to help achieve protection, education, health, and wellbeing outcomes for adolescents and their parents/ caregivers.
Organisational capacity to deliver CVA programming.	<ul style="list-style-type: none"> • Your organisation and its partners are capable of designing, implementing and delivering an effective and safe adolescent-responsive CVA programme.

2. Adapted from UNICEF (2021), Response Analysis Tool: Effective decision making on the use of CVA for education outcomes in emergencies – Tool 1.

3. SOGIESC: sexual orientation, gender identity, gender expression and sex characteristics.

Lessons learned: Cash versus vouchers

Cash is often chosen instead of vouchers in adolescent-responsive CVA programming. A Plan International and WRC desk review⁴ found this was because:

- Cash assistance is quicker and easier to implement.
- Household members prefer cash.
- Communities view cash as more dignified.
- CVA is increasingly being aligned and integrated with government social protection mechanisms that use bank deposits or cash transfers rather than vouchers.

However, in some contexts and for some populations, vouchers may be less risky because of a reduced chance of theft or diversion.

More study is needed on the benefits and disadvantages of cash as compared to vouchers for adolescent-responsive CVA.

STEP 2 DECIDE IF CVA IS APPROPRIATE FOR YOUR ADOLESCENT-RESPONSIVE PROGRAMME

CVA can often contribute to meeting the humanitarian needs of adolescents and to achieving protection, education, health, and wellbeing outcomes for adolescents and their parents/ caregivers. In some contexts, however, it does not. Only use CVA when and where it DOES contribute to meeting the humanitarian needs of adolescents and the protection, education, health, and wellbeing of adolescents.

Assess the extent to which economic insecurity and/ or limited purchasing power are:

- Restricting the ability of adolescents and their parents/ caregivers to access the goods and services they need to fulfil basic needs. Basic needs may include school uniforms, learning materials, and protection or health services.
- Making adolescents and their parents/ caregivers more reliant on harmful coping strategies. Harmful coping strategies may include child labour, child marriage, and/ or family separation.



Use TOOL – Assessing if Cash and Voucher Assistance (CVA) is Appropriate for Meeting the Humanitarian Needs of Adolescents and Achieving Adolescents' Protection, Education, Health, and Wellbeing Outcomes to analyse whether CVA could be an appropriate part of adolescent-responsive programming in your specific operational context.




4. Plan International (2020) Cash and voucher assistance for adolescents: An evidence review of how cash and voucher assistance can achieve outcomes for adolescents in humanitarian settings. United Kingdom: Plan International and Women's Refugee Commission.



STEP 3 CONDUCT A (CHILD) PROTECTION AND SAFEGUARDING RISK ANALYSIS

During the needs assessment phase of the programme cycle, you assessed risk to adolescents using the [Monitoring and Evaluation Toolkit - Cash and Voucher Assistance and Child Protection for Adolescents](#). You should have identified if CVA will worsen or create (child) protection and safeguarding risks through consultation with diverse adolescents, their parents/caregivers and communities.

 **Use TOOL – Modality Decision Tree: Is cash and voucher assistance (CVA) a safe and suitable modality for adolescent programming in your location?**

To decide whether you can provide CVA without exposing programme participants to more protection and safeguarding threats

To assess:

- If any (child) protection and safeguarding risks identified are specific to the modality of CVA
 - In other words, would the same risks be present if in-kind assistance was delivered instead of CVA?
 - What if cash and vouchers were delivered to participants in a different way, or if the value or frequency of the transfer changed?
 - What about vouchers instead of cash? Or cash instead of vouchers?
- If the (child) protection and safeguarding risks associated with CVA can be mitigated.

 **Use TOOL – Adolescents' Protection and Safeguarding Risks Analysis** to reflect on individual, community-, and humanitarian-led actions that might mitigate (child) protection and safeguarding risks associated with CVA.

URGENT ACTION PROCEDURES

Whenever you are carrying out direct consultation with adolescents, their families, and communities, put in place a system to respond if a child protection, gender-based violence or safeguarding incident is disclosed, suspected, observed or reported.

 **See TOOL – Urgent Action Procedures**

STEP 4 DECIDE IF OTHER MODALITIES OF ASSISTANCE ARE NEEDED ALONGSIDE CVA

Economic insecurity is not the only reason that adolescents face danger, drop out of school, or struggle to meet their basic needs in emergencies. A range of social, cultural, behavioural, political, geographical, and historical barriers also exist that prevent adolescents and their parents/ caregivers from meeting their humanitarian needs and achieving adolescent protection, education, health, and wellbeing outcomes. These other barriers may be more important in some settings than an adolescent’s or family’s purchasing power. Other

barriers to wellbeing may not always be addressed by CVA. It is important to understand the full range of causes of adolescent disadvantage, deprivation, and harm so that your programme includes a range of modalities that address them all.

As one example, Figure 2 shows the range of supply- and demand-side barriers that can prevent adolescents in crises from accessing education.⁵ Here we can see there are multiple barriers to accessing education beyond the financial barriers.

Demand- and supply-side barriers to adolescent education

DEMAND SIDE

SUPPLY SIDE

Demand-side social and cultural barriers

- Household choices for sending children to school
- Perceived lack of benefits or education

Supply-side social and cultural barriers

- Culturally biased provision of education services
- Cultural attitudes among teachers

Economic barriers

- Payments to educational institutions
 - tuition and other fees
 - ancillary fees
- Payments and purchases outside educational institutions
- Opportunity cost of lost child labour

ECONOMIC BARRIERS

EDUCATION SERVICES BARRIERS

Education services barriers

- Damaged school structures
- Poor quality school structures
- Insufficient capacity of schools
- Inadequate teacher/pupil ratio
 - Untrained teachers
 - Foreign curriculum
- Language of the curriculum

Demand-side protection barriers

- Conflict-related trauma in children
- Bullying
- Discrimination because of refugee status, age and gender
- Disability
- Physical violence and abuse in schools
- Missing documentation for school enrolment

PROTECTION BARRIERS

Supply-side protection barriers

- Lack of safety in and around the schools
 - Military use of facilities
- Child recruitment and sexual violence in and around schools

5. UNICEF (2021) Response Analysis Tool: Effective decision making on the use of CVA for education outcomes in emergencies.

In these situations, CVA alone is unlikely to meet all adolescents' humanitarian needs and may not help to achieve protection, education, health, and wellbeing outcomes for adolescents and their parents/ caregivers. This is why complementary programming⁶ (also known as a “cash plus” approach) should be considered. Complementary interventions combine a range of modalities of assistance to address both financial and non-economic barriers to wellbeing. Examples of interventions that may be implemented alongside CVA to achieve outcomes for adolescents include: case management, alternative care, referrals to services, awareness raising, behaviour change activities, and – especially when CVA is being given directly to adolescents – money management or financial literacy.⁷



See TOOL – Complementary Programming



Use TOOL – Assessing if Cash and Voucher Assistance (CVA) is Appropriate for Meeting the Humanitarian Needs of Adolescents and Achieving Adolescents' Protection, Education, Health, and Wellbeing Outcomes to guide the analysis process to:

- Establish whether CVA is an appropriate tool for meeting adolescents' humanitarian needs and achieving protection, education, health, and wellbeing outcomes for adolescents and their parents/ caregivers in a given programme in a particular context.
- Determine what additional supplies, services, and activities are required.

ADDITIONAL RESOURCES

- [CaLP's Programme Quality Toolbox](#), specifically the Response Analysis and Programme Design section.
- Plan International, [CVA Programming Step-by-Step Guidance](#).
- Plan International, [Adolescent Programming Toolkit](#).
- UNICEF, CVA for Education in Emergency [Response Analysis Tool](#).
- Save the Children, [Child Safeguarding for Cash and Voucher Assistance Guidance](#).
- UNHCR, [Guidance on promoting child protection outcomes through cash-based interventions](#).
- Alliance for Child Protection in Humanitarian Action, [Designing Cash and Voucher Assistance to Achieve Child Protection Outcomes in Humanitarian Settings](#).

6. Providing a combination of CVA and other modalities of assistance is often also referred to as “cash-plus” programming.

7. Adapted from Alliance (2022) [Designing Cash and Voucher Assistance to Achieve Child Protection Outcomes in Humanitarian Settings](#).



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