



MINI GUIDE

DESIGN AN ADOLESCENT-RESPONSIVE CASH VOUCHER ASSISTANCE PROGRAMME



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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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CONTENTS

Overview	2
Introduction	3
Steps in the design phase	3
STEP 1 Decide which adolescent wellbeing objectives and outcomes can be achieved through cash and voucher assistance	4
STEP 2 Establishing your recipients list	8
Prioritising the most at-risk adolescents and their families	8
Deciding if CVA should directly or indirectly support adolescents and be distributed at community, household, or individual levels	9
STEP 3 Select delivery mechanisms	11
Key considerations for designing adolescent-responsive CVA ⁸	12
STEP 4 Set transfer value, frequency, and duration	14
Transfer value	14
Frequency and duration of the transfer	15
Don't forget about the exit strategy!	16
STEP 5 Determine any conditionalities for your cash and voucher assistance	17
STEP 6 Select and/or develop project indicators	19
Additional resources	19

OVERVIEW

PURPOSE

Guidance on how to design an adolescent-responsive cash and voucher assistance (CVA) programme

HOW TO USE THIS MINI-GUIDE

Use this mini-guide to design an adolescent-responsive cash and voucher assistance (CVA) programme.

TOPICS COVERED

Programme design, purchasing power, opportunity cost, indirect and direct CVA recipients, transfer value, CVA delivery mechanisms, transfer value, minimum expenditure basket (MEB), frequency of transfer, regular transfer, conditionalities, restrictions, exit strategies

SUPPORTING TOOLS

- 🔗 [Adolescent-responsive Cash and Voucher Assistance Programmatic Framework: Example outcomes, objectives, and theory of change](#)
- 🔗 [Data Disaggregation for Adolescent-responsive Cash and Voucher Assistance](#)
- 🔗 [Complementary Programming](#)
- 🔗 [Urgent Action Procedures](#)
- 🔗 [Adolescent-responsive Market Assessment](#)
- 🔗 [Sample CVA Indicators for Adolescent-responsive Cash and Voucher Assistance](#)
- 🔗 [Adolescents' Protection and Safeguarding Risks Analysis](#)
- 🔗 [Advocacy on Adolescent-responsive Cash and Voucher Assistance](#)

INTRODUCTION

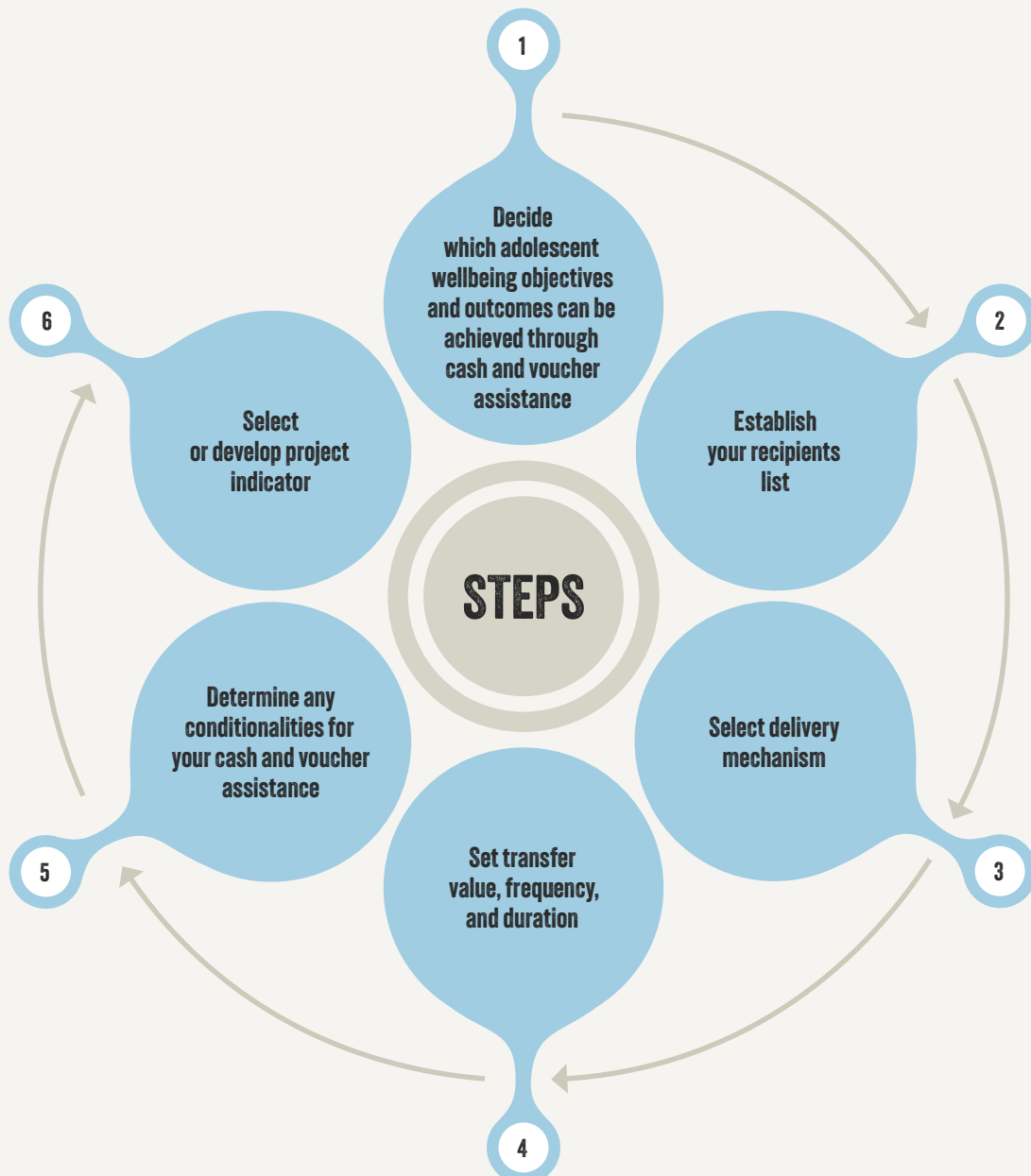
Response design builds on the needs assessment and response analysis phases to establish the interventions that will be implemented to meet humanitarian needs and achieve adolescents’ protection, education, health, and wellbeing outcomes.

Response design involves defining:

- Which services and supports are to be provided to address the needs of adolescents of different profiles
- The role cash and voucher assistance (CVA) can play in supporting adolescents
- How CVA should be implemented in order to achieve positive wellbeing outcomes for adolescents

STEPS IN THE DESIGN PHASE

The design phase follows the steps below:



During the design phase, we must answer the following questions:

Questions to be addressed during the design phase

- ❓ *How do we best address the urgent needs of diverse adolescents?*
- ❓ *What services and support should be provided to meet the needs of different groups of adolescents?*
- ❓ *How should CVA be delivered to best achieve positive outcomes for diverse adolescents? CVA may vary in design in a number of ways including: modality, delivery mechanism, targeting, transfer value, frequency, and duration.*
- ❓ *What resources are needed to implement the response?*

STEP 1 DECIDE WHICH ADOLESCENT WELLBEING OBJECTIVES AND OUTCOMES CAN BE ACHIEVED THROUGH CASH AND VOUCHER ASSISTANCE

After your response analysis has confirmed the feasibility and appropriateness of using cash and voucher assistance (CVA) to achieve adolescent outcomes, you can start the CVA design process. You must think about the role CVA may play in adolescent programming and how it must be designed to fulfil that role.

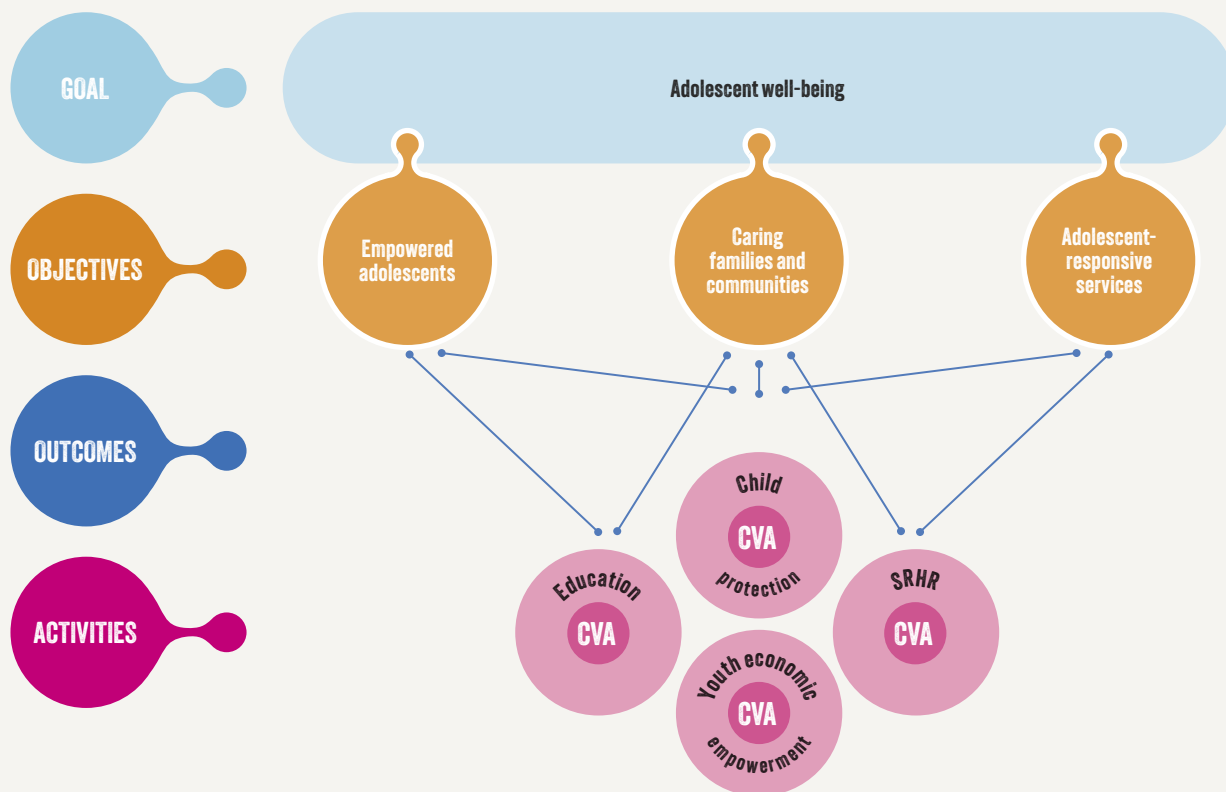
- Review data from the needs assessment and response analysis phases.
- Determine which aspects of adolescent wellbeing are impacted by the financial and economic constraints experienced by adolescents and their families.
- Work with an inter-agency and intersectoral group of colleagues to elaborate a theory of change specific to your context. This should be based on analysis of the information above.
- Set the adolescent wellbeing objectives and outcomes based on what CVA can realistically achieve for adolescents.
- Consider needs across all sectors.

- 🔑 **Use TOOL – Adolescent-responsive CVA Programmatic Framework: Example outcomes, objectives, and theory of change.** This is a tool to help you design a programme for adolescents in emergencies and protracted crisis settings that integrates CVA. Use it to help you:
 - Think through a context-specific **theory of change** for your adolescent-responsive CVA
 - Select **objectives, outcomes, and activities**
 - Decide on the **role of CVA** in achieving those objectives and outcomes

Figure 1 illustrates how CVA can be integrated into an adolescent-responsive programme to support different objectives.



FIGURE 1: Adolescent-responsive cash and voucher assistance supporting diverse objectives across sectors.



Example of the formulation of programme goals, objectives, and activities when implementing adolescent-responsive CVA

FICTIONAL SCENARIO: In a slow-onset drought response, a Plan International Country Office has a six-month response plan that prioritises supporting adolescents, their families, and communities. Less emphasis is placed on strengthening external service providers or humanitarian systems. This Plan International Country Office has a strategic focus on child protection, education, and youth economic empowerment. In the context of the drought response, family and community food security is an urgent priority.

In this situation, the goal, objectives, outcomes, and activities (including CVA) of an adolescent-responsive programme targeting adolescents between 10–17 years, could be formulated as follows:

Goal Adolescents (10–17 years) affected by the drought can learn, lead, decide, and thrive before, during, and after the crisis.

Objectives

Objective 1
Adolescents are empowered with skills, information, and services; and diverse adolescents, especially girls, have equal opportunities to participate and lead in crisis and fragile settings.

Objective 2
Adolescents live in safe and supportive families and communities where their basic needs are met and diverse adolescents, especially girls, enjoy equal rights and opportunities.

<p>Outcomes</p>	<p>Outcomes supporting Objective 1</p> <ol style="list-style-type: none"> 1.1 Diverse adolescents are protected from abuse, neglect, exploitation, and violence; and survivors have access to quality protection services and psychosocial support. 1.2 Diverse adolescents have access to safe and inclusive learning opportunities. 1.3 Diverse adolescents have skills and opportunities to access livelihoods. 	<p>Outcomes supporting Objective 2</p> <ol style="list-style-type: none"> 2.1 Parents/caregivers and families of at-risk adolescents have access to food security and other services that enable them to care for and protect adolescents and prevent child marriage. 2.2 Community-based actors, services, and networks support at-risk adolescents and families and drive community-based actions to promote equality for girls.
<p>Activities</p>	<p>Activities supporting Objective 1, inclusive of CVA</p> <p>Adolescents</p> <ul style="list-style-type: none"> • Case management for child survivors of violence (0–17 years): CVA referrals may be appropriate when (1) goods and services for survivor recovery are not available for free and (2) the adolescent or their parent/caregiver cannot afford associated costs. For example, CVA can cover costs of health care and legal assistance. • SRHR information and materials provided through safe spaces: CVA can support adolescents to access SRHR information services and materials, including contraception. For example, CVA can cover transport, childcare, and other indirect costs. • Access to education – including formal education, non-formal education, vocational training, and/or life skills for at-risk adolescents aged 10–17 years: CVA can (1) improve adolescents’ and parents/caregivers’ purchasing power¹ to buy tools and materials needed for training and (2) offset opportunity costs² of negative coping strategies. Materials bought can include kits and livelihoods materials. Negative coping strategies can include child labour and child marriage. CVA can cover direct costs, like tuition and internet, as well as indirect costs like transport, meals, and childcare. CVA can also be used to pay training participants, which can help offset the income they may lose from missing work. • Safe spaces with dedicated area, time, and activities for girls aged 10–17 years: CVA would support adolescents’ financial asset-building, including savings skills. For older adolescents, individual or group participation can enable the development of income-generating activities. 	<p>Activities supporting Objective 2, inclusive of CVA</p> <p>Parents/caregivers and families</p> <ul style="list-style-type: none"> • Positive parenting for parents/caregivers of at-risk adolescents and for married girls and young mothers. CVA can help to cover costs associated with adolescents’ or parents/caregivers’ participation (such as transport and childcare) as well as opportunity costs (such as loss of income) during participation. • Family information sessions on self-care, how to care for and protect adolescents, and/or where and how to access services: CVA could be made conditional upon participation in family information sessions. This may increase participation or attendance of parents/caregivers. • CVA provided to at-risk families, including adolescent parents/caregivers, to promote child and adolescent wellbeing (for example, multi-purpose cash grants to cover basic needs).

1. The ability to purchase goods [and services] (this is usually defined by income). Cash Learning Partnerships, 2019, Glossary of Terminology for Cash and Voucher Assistance, <http://www.cashlearning.org/resources/glossary> During a crisis, inflation can increase prices of goods and services and thus impact on ability of individuals to meet their needs. This is a reduction in purchasing power. The CALP Network, Space and GIZ (2021) Good Practice Review on Cash Assistance in Contexts of High Inflation and Depreciation, available at: <https://www.calpnetwork.org/publication/good-practice-review-on-cash-assistance-in-contextsof-high-inflation-and-depreciation/>

2. The true cost of something taking into account what you give up to get that thing. This includes not only the money spent in buying (or doing) the thing, but also the economic benefits that you did without because you bought (or did) that particular thing and thus can no longer buy (or do) something else. The Economist (date unknown) Economics A-Z terms, available at: <https://www.economist.com/economics-a-to-z>, accessed 11 October 2022.

- Communities**
- Support for local women’s groups and local leaders to **sensitise parents and caregivers on girls’ wellbeing and their rights** to education and protection: CVA can be one topic of sensitisation within a package of services to improve parents’/caregivers’ understanding of girls’ wellbeing, education, and protection.
 - **Engagement with boys and men** in sensitisation activities to prevent all forms of sexual and gender-based violence, including child marriage: CVA could be made conditional upon participation in gender norms and sexual and gender-based violence (SGBV) awareness-raising sessions to incentivise greater participation/attendance of parents/caregivers and siblings in awareness/behaviour change activities.

The case study below shows how CVA has been used to support adolescents in a humanitarian setting.

Case study: Leveraging the potential of CVA to support unaccompanied and separated adolescents in Central African Republic

To respond to the needs of unaccompanied and separated children (UASC) in Central African Republic (CAR), Plan International implemented the project “Money Transfer and Child Protection: How to best address the needs of unaccompanied or separated girls and boys”. This was done through the reunification of families and provision of an innovative package of child protection services and cash assistance.

The **planned objective** of the intervention was to provide holistic, innovative, and quality support for girls and boys under 18 years who are separated or at risk of being separated from their families.

The project’s **activities** included:

- Strengthening of community-level and institutional mechanisms to prevent, identify, and refer children who were separated or at risk of being separated from their families.
- Family tracing and reunification for unaccompanied and separated children (UASC).
- Alternative care placement with *famille d’accueil transitoire*, (“temporary host families”) for UASCs.
- Case management for UASCs, reunified children, and adolescents’ caregivers.
- Cash transfers to unaccompanied and separated children (UASC) via the foster families caring for them and, after reunification, via the children’s biological/primary families.

- The cash transfers were conditional upon foster and reunified parents adhering to a number of basic child protection strategies.
- The cash transfers were accompanied by a package of child protection services including case management, family tracing and reunification, psychosocial support, life skills for adolescents, and trainings in positive parenting for foster families and parents/caregivers.
- Positive parenting classes for foster families and/or parents.
- Life skills for adolescents.
- Conditional cash transfers for temporary host families caring for UASCs and for families that had been reunified with their separated children.

The reported positive **outcomes** of the intervention were:

- Adolescents feel safer after the project’s reunifications and host family placements.
- Education enrolment of adolescents were met through cash transfers and conditionalities.
- Cash transfers reportedly helped improve basic health for adolescents.
- Food security improved.

Read the full case study [here](#).

STEP 2 ESTABLISHING YOUR RECIPIENTS LIST

Prioritising the most at-risk adolescents and their families

The next step in the process is reviewing the affected population to identify who is most at risk. The funding you have will not allow you to give CVA to all adolescents and/or their parents/caregivers. Developing targeting criteria³ for your CVA will ensure you reach those who need assistance most.

- Develop an Adolescent Profile⁴ that shows the number of adolescents in the affected population. Disaggregate the data by gender, age, disability, and risk factors (e.g. out of school, marital status).



For more information on developing an Adolescent Profile, consult pages 43–46 and TOOL 3 of Plan International, **Adolescent Programming Toolkit**.



See **TOOL – Data Disaggregation for Adolescent-responsive Cash and Voucher Assistance** for advice on data disaggregation.

- Identify which groups of adolescents may be most at risk. Adolescents are not a homogeneous group. The risk and protective factors in their lives may differ due to individual characteristics and living circumstances such as their family situation, education, health status, and other factors.

Groups of adolescents that are often at risk and should be prioritised include:

- Adolescents out of school
- Adolescents engaged in child labour and the worst forms of child labour (WFCL)
- Adolescent parents/caregivers
- Pregnant and lactating girls
- Adolescent mothers and fathers
- Adolescents living with disabilities
- Separated, unaccompanied, or orphaned adolescents
- Adolescents who are displaced and/or on the move
- Adolescents who are stateless
- Adolescent domestic workers
- Adolescents who are or identify as lesbian, gay, bisexual, transgender, intersex, or questioning (LGBTIQ+)
- Adolescents living with HIV and other chronic illnesses
- Adolescents (formerly) associated with armed forces and groups
- Girls who are engaged, married, divorced, widowed, or abandoned
- Survivors of sexual and gender-based violence
- Adolescents engaged in transactional/survival sex



3. Targeting criteria: “A list of individual or household level characteristics that is used to define who within the affected population is eligible to receive assistance. These characteristics should identify those who are most in need of assistance, according to the programme objectives.” UNICEF (2020) Cash and voucher assistance targeting for education outcomes: How to select beneficiaries to advance equity and maximize results, <https://www.unicef.org/documents/cash-and-voucher-assistance-targeting-education-outcomes>.

4. An “Adolescent Profile” looks at the demographics of how many adolescents (10–19 years old) make up the affected population, disaggregated by sex, age, disability, and other diversity and vulnerability factors such as school drop-out, child marriage, or teenage pregnancy. This profile helps to prioritise and target adolescents who share these vulnerabilities for further consultation and assistance.

- Use the Adolescent Profile to help you identify who is at risk and to understand the number of adolescents who may fall into these at-risk categories.
 - Consider the needs of younger adolescents (10–14 years old), older adolescents (15–17 years old), and adolescents who are 18–19 years old separately as their situations and needs often differ.
 - Consult with community representatives, including adolescent representatives and those representing diverse marginalised and often-excluded groups.
 - Draw on case management data to inform the targeting criteria.
 - Develop CVA targeting criteria that do not create or worsen (child) protection and safeguarding risks. This includes addressing risks related to pull factors. For example, if the CVA eligibility criteria requires children to be out of school, families may withdraw their children from school so they can access the CVA.⁵
 - Be transparent with stakeholders about the targeting criteria and how they are decided.
- Identify adolescents' capacity to protect themselves and mitigate the risks they face. Programming for adolescents should strengthen these capacities.
 - Review your feasibility and assessment information to confirm that the at-risk groups you are seeking to target do face barriers to wellbeing that can be addressed by CVA. Other barriers to wellbeing that exist can be addressed through other modalities of assistance.



Use TOOL – Vulnerability screening tool

Pages 7–22 of UNHCR and IDC (2016). This tool helps you to establish eligibility and prioritisation criteria. It can also help caseworkers with sample questions and scripts to identify risks.



Those targeting child-headed households and/or unaccompanied children as direct recipients should reference the [Guidance Note on Cash and Voucher Assistance for Child-headed households \(CHH\) and Unaccompanied Children \(UAC\)](#).

Deciding if CVA should directly or indirectly support adolescents and be distributed at community, household, or individual levels

Once you have identified which adolescents you want to assist, you need to decide how you will reach them. Adolescents in crisis can participate in programming as direct or indirect recipients of community-, household- or individual-level assistance (see below).

Adolescents as direct or indirect recipients

- 1 Direct recipients of individual-level assistance**

CVA is transferred directly to the targeted adolescent (rather than to a parent/caregiver).
EXAMPLE: Cash transfers targeting unaccompanied adolescents
- 2 Direct recipients of household-level assistance**

CVA is transferred to an adult in the household where the adolescent lives, AND the cash is labelled/designated for use to address the adolescent's needs. The CVA will come with messaging or conditionality so that it is spent as intended.
EXAMPLE: Cash transfers to cover the adolescent's school fees
- 3 Indirect recipients of household-level assistance**

CVA is transferred to an adult in the household where the adolescent lives. This adult may be the head of household or not. The adult recipient may use the CVA for the wellbeing of any or all family members, including the adolescent.
EXAMPLE: Multi-purpose cash grants targeting vulnerable households
- 4 Indirect recipients of community-level assistance**

CVA is transferred to a community or group as a grant. Communities are chosen because there are a significant number of at-risk adolescents, OR groups of adolescents at risk are formed to receive the transfer.
EXAMPLE: Cash grant to a community with a large number of adolescents who are reintegrating after association with armed groups or forces.

5. Alliance for Child Protection in Humanitarian Action (2021) Inter-agency Toolkit: Preventing and Responding to Child Labour in Humanitarian Action.

Lessons learned: Adolescents as direct recipients?⁶

Plan International and Women’s Refugee Commission’s desk review of CVA for adolescent outcomes suggests that humanitarian practitioners are hesitant to transfer CVA directly to adolescents. They have a number of concerns:

- 1 Manipulation, threats, and violence from household or non-household members who want to access or control the cash adolescents receive
- 2 Perceptions of adolescents’ skill levels in managing, budgeting, and saving money
- 3 Concerns that adolescents will use cash to pay for luxury goods and/or recreational activities
- 4 National legal frameworks that hinder the direct transfer of CVA to adolescents

In most cases, these concerns are simply practitioners’ assumptions. There is little evidence that actually documents these risks. Risks associated with CVA should be systematically researched for a specific operational context and, if possible, mitigated.

These assumptions have made humanitarian practitioners reluctant to use CVA within adolescent-responsive programming. This has slowed the potential for safe, systematic, and scaled use of CVA for adolescents. In turn, it has limited the generation of evidence.

The desk review also suggested that many of the risks of CVA for adolescents stem from poor programme design. There were several programmes where adolescents experienced age- and gender-specific risks associated with CVA that could have been mitigated during the programme design phase. The inter-sectional needs and capacities of adolescents with disabilities were also overlooked. Thus, identified risks were preventable.

Despite their concerns, practitioners felt programming should proactively and cautiously explore direct transfers to 14–19-year-olds, adolescents without adult care, adolescents who are in child-headed households, adolescent parents, and girls who have survived or are at risk of sexual and gender-based violence.



6. 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.

Use the following **questions** to determine if you will use direct or indirect, community-, household-, or individual-level CVA:

- ❓ *How will CVA contribute to achieving the objectives and outcomes of adolescent-responsive programming?*
- ❓ *What is the living situation of the adolescent? Are they:*
 - *In family based-care?*
 - *In a household with no adults?*
 - *Living alone or living with other children?*
- ❓ *What is the relationship between the parent/caregiver/head of household who would potentially receive the CVA and the child targeted by your child protection intervention?*
 - *Will the nature of this relationship impact the efficacy of the CVA?*
- ❓ *Is the head of household disabled, elderly, living with HIV, a girl or a single female?*
- ❓ *Who in the household decides how money is spent, and who makes purchases?*
- ❓ *What (child) protection and safeguarding risks are associated with giving CVA directly to adolescents?*
 - *How can those risks be mitigated?*
- ❓ *What (child) protection and safeguarding risks are associated with giving CVA directly to households?*
 - *How can those risks be mitigated?*
- ❓ *How does giving CVA to adolescents directly affect relational dynamics within the household or community?*
- ❓ *How does giving CVA to households directly affect relational dynamics within the within the community?*
- ❓ *What are parents'/caregivers' views on giving CVA directly to diverse adolescents?*
- ❓ *What are community expectations about giving CVA directly to diverse adolescents?*
- ❓ *What are the community's relations like with the at-risk group you plan to assist?*
- ❓ *What are the social norms around adolescent girls accessing CVA?*
- ❓ *How does the legal framework influence the provision of CVA to diverse adolescents?*
- ❓ *Will financial service providers (including banks and mobile phone companies) only provide goods and services to certain customers?*
 - *Is there a risk that some adolescents will be excluded?*
- ❓ *Do financial service providers (including banks and mobile phone companies) require customers to present (1) certain forms of identification and documentation or (2) people to act as guarantors?*
- ❓ *Do financial service providers (including banks and mobile phone companies) require consent from adults when providing support to children/adolescents?*
- ❓ *What complementary programming is needed to mitigate the risks and maximise the benefits of adolescents directly receiving CVA?*
 - *Examples may include mentoring, life skills training, and supervised independent living.*



Use TOOL – Complementary Programming

- ❓ *What complementary programming is needed to mitigate the risks and maximise the benefits for adolescents when adults or community groups receive the CVA?*
 - *Examples may include awareness raising and sensitisation campaigns.*

STEP 3 SELECT DELIVERY MECHANISMS


A variety of delivery mechanisms exist for cash and voucher assistance. Examples include cash-in-hand, e-Cash, paper vouchers, e-Vouchers, mobile money, and e-Wallet.⁷ Each of these has its own preconditions, advantages, and disadvantages which vary according to context and depending on the programme you are implementing. The delivery mechanism you should choose will depend on:


- The adolescent's needs and capacities
- The parents'/caregivers' needs and capacities

- The household structure
- The economic, geographical, and political situation
- The technology and communications available
- The security situation
- Your organisation's capacity
- The FSP's capacity
- Your programme objectives

7. Plan International (2021), CVA Programming: A Step-by-step Guideline.

Key considerations for designing adolescent-responsive CVA⁸

- Use the results of your needs assessment and response analysis to identify CVA delivery mechanisms that are safe, accessible, and effective.
 - Determine which CVA delivery mechanisms are feasible based on the anticipated scale of your programme.
 - Your budget, physical and security access, logistical support, and human resources will all influence the number of recipients and geographical area you can reach.
 - Select delivery mechanisms that address the following criteria:
 - Diverse recipients understand and accept the mechanism. Where possible, use a mechanism that recipients are already using and trust.
 - Recipients have the required literacy, language, and technology skills.
 - Consider that, in some contexts, certain groups of at-risk adolescents and/or adults are less likely to have these skills.⁹
 - Diverse recipients have access to the necessary technology, infrastructure, and other resources.
 - Consider whether recipients have access to a mobile phone, have the ID and documentation required by a financial service provider, live close enough or can access transport, and can afford data credit or transport.
 - Consider that in some contexts certain groups of at-risk adolescents and/or adults are less likely to have these resources.
 - Mechanisms are flexible. This includes giving recipients including the option to only withdraw or use a portion of the total assistance.
 - Are accessible to all recipients, such as child heads of households, single mothers, undocumented migrants, stateless adolescents, and/or adolescents and parents/caregivers with disabilities.¹⁰
 - Use more than one CVA delivery mechanism where possible. This allows you to choose the delivery mechanism that is most appropriate for each individual adolescent and parent/caregiver.
 - Include complementary programming that helps recipients overcome barriers to accessing CVA.
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For example, use the [Money Matters Toolkit](#) to share some basic budget management principles and skills to adolescents who are direct recipients of CVA.
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- Be prepared to adapt the design of the programme during the implementation phase to improve access and safety.
 - For example, if recipients struggle to use the technology for mobile money, you may need to change your delivery mechanism to cash-in-hand.
 - Provide sufficient training and support for recipients using delivery mechanisms, especially if the delivery mechanisms are new to them.¹¹
 - Evaluate whether it is accessible, safe, and appropriate to include adolescents with (child) protection needs and their families in pre-existing CVA programmes (including multi-purpose cash). The pre-existing programme must be able to accommodate the needs and circumstances of diverse adolescents and their families.
 - Identify alternative delivery mechanisms if existing mechanisms are not appropriate, feasible, or safe for diverse adolescents.¹²
 - If adolescents receive cash and voucher assistance directly:
 - Assess the accessibility and safety of different delivery mechanisms for adolescents, AND
 - Consult adolescents on the different delivery mechanisms commonly used. Ask them how accessible the various options are and how comfortable they feel using them.
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TOOL – See Annex 4: [Delivery Mechanism Considerations for Unaccompanied Children \(UAC\)](#) on pages 58–61 of Guidance Note on Cash and Voucher Assistance for Child-headed households (CHH) and Unaccompanied Children (UAC).
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- Though this guidance is written for UAC, much of the content may be applicable or adaptable to other adolescents.

8. The following guidance is extracted and adapted from the CaLP (2018), Minimum Standard for Market Analysis (MISMA) Annex 1: Market Analysis Checklist (p.29 to 32), available at: <https://www.calpnetwork.org/publication/minimum-standard-for-market-analysis-misma/>

9. Save the Children (2019), Child Safeguarding for Cash and Voucher Assistance Guidance.

10. Ibid.

11. Ibid.

12. UNHCR (2021), Guidance on promoting child protection outcomes through cash-based interventions.

Case study: Delivery mechanisms preferences

Some delivery mechanisms may present risks for adolescents. They are likely to affect adolescents of different genders, ages, and individual-level characteristics (for example disability, SOGIESC, ethnicity, religion, social status, etc.) differently due to inequalities accessing and controlling resources. Generally, there is a disproportionately negative affect on girls and people with disabilities. In a Plan International project in Uganda¹³ that directly transferred cash to adolescents, girls requested that their receipt of CVA and the amount be kept private. For this reason, they preferred mobile money over cash-in-hand.



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 the Urgent Action Procedures for details of the actions to take when there is a suspicion or report.



See **TOOL – Urgent Action Procedures**

Options for mitigating risks when adolescents are direct recipients of cash and voucher assistance

Options to mitigate the risks when providing cash and voucher assistance to adolescents may relate to the choice of delivery mechanism; frequency, amounts, and location of transfers; confidentiality of recipients' identities; capacity and selection of financial service provider; capacity and selection of staff; policies and procedures (e.g. existence of codes of conduct and referral pathways); and/or recipients' skills, knowledge, or behaviours.

Some example ways to mitigate risks include:

- Provide cash-in-hand as opposed to mobile money where adolescents do not have access to phones (change in delivery mechanism).
- Distribute commodity vouchers rather than cash where children may struggle to manage cash (change in delivery mechanism).
- Put in place automatic teller machines (ATM/cash machine) restrictions that limit the amount of cash that can be withdrawn at once or within a certain time frame. This can limit spending on non-essential items¹⁴ (change in transfer amount).
- Change the timing of transfers to coincide with the timing of major expenses, like rent or when traders receive deliveries. This reduces the period of time that recipients have to store cash.
- Codes of conduct, training, and close supervision of financial service providers can mitigate a whole range of risks, including protecting the confidentiality of recipients, protecting sensitive data, and reducing the likelihood of assistance being stolen.

13. Plan International (2020). Safe Programming in Design of Cash and Voucher Assistance – Lessons learnt.

14. Ibid.

- Provide budgeting skills sessions for adolescents. This can be a form of labelling.



Use TOOL 2.3 Adolescents' Protection and Safeguarding Risks Analysis

Tool in order to identify risks that may be caused by CVA.

- Harmonise with and/or consider including adolescents and their parents/caregivers in existing social protection schemes. Adolescents or their households may already be enrolled in, or at least familiar with, the system. You can, for example:
 - Adopt the social protection system's vulnerability assessment framework and (child) protection and safeguarding risk assessment processes.
 - Integrate adolescents and/or their parents/caregivers into existing social safety nets.

Integrating or harmonizing your approach with existing social safety net systems, where they do exist:

- Can improve the effectiveness and efficiency of assistance
- Avoids creating parallel systems
- May increase the number of recipients reached
- May increase the amounts, frequency, or duration of transfers to existing recipients.
- Set up a parallel CVA programme targeting unaccompanied adolescents and adolescent heads of households in contexts where adolescents are excluded from social protection programmes.
- Put in place strict data protection measures for recipients' information.

STEP 4 SET TRANSFER VALUE, FREQUENCY, AND DURATION

There are no globally fixed transfer values, frequencies, or durations. The decision about these parameters should be context-specific and based on:

- The nature of the humanitarian crisis
- The objectives of your programme
- The type and quantity of goods and services needed
- The costs of the necessary goods and services
- How long assistance will be needed to meet these needs
- Seasonality (for example, households may be able to grow food to feed themselves for part of the year but need to purchase food during other times.
- The capacity of financial service providers
- The financial literacy of adolescents and their parents/caregivers, including capacity to budget and save
- (Child) protection and safeguarding risks and mitigation measures

Transfer value

The transfer value is the monetary value of the cash or voucher assistance given to a recipient. The transfer value you choose will, to a great extent, determine whether the objectives of your programme will be reached. If transfer values do not fully cover the gap that households are experiencing and there are on-going, unmet basic needs, the impact of the intervention may be limited.

For example, multi-purpose cash grants are calculated based on a minimum expenditure basket (MEB) that aims to cover basic needs. Due to resource constraints, transfer values are often not sufficient to fully cover the gap that households have in meeting their basic needs. A CVA programme may have the potential to reduce child labour by helping households to meet basic needs. However, if the transfer value covers only 50 per cent of the gap that households experience, those households are likely to continue relying on income generated by children to cover that gap.¹⁵

The transfer value you choose should be calculated based on:

- The adolescent's and household's needs that must be met in order for the programme objective(s) to be fulfilled. Needs may include food, hygiene products, school fees, indirect costs of (child) protection and SRH services, livelihood inputs, or debt servicing.
- The local cost of goods and services.
- An understanding of what adolescents and their households can provide for themselves, for example:
 - What they can buy with their own income
 - What they can produce or do on their own (e.g. food they can grow, repairs they can make)
 - Support from relatives
 - Savings

15. Ibid.

16. Ibid.

- Other assistance the households may receive. For example, in-kind food aid, free medical services, free counselling, etc.
- Indirect costs households incur in order to access a programme's services, such as public transport, childcare, unofficial fees for services.¹⁶
- The Minimum Expenditure Basket.
- The outcome of discussions with actors taking part in the cash working group in your setting. The transfer value of your assistance needs to be harmonised with other actors' transfer values. Where there is a difference, this needs to be explained to recipients and the wider community to avoid creating risks for your recipients.

Work with the Cash Working Group and advocate at their meetings to have adolescents' needs included in calculations of the Minimum Expenditure Basket (MEB). This will greatly influence the CVA transfer values set by other actors.

Lessons learned: CVA value for adolescent outcomes¹⁷

Where financial need forces households to adopt coping mechanisms that risk the wellbeing of adolescents, like child marriage and child labour, a sufficiently high transfer value can counteract these economic pull factors. Sometimes this transfer value needs to exceed the MEB.

Programmes seeking to prevent child labour and child marriage should also aim to keep adolescents in school because school enrolment helps protect against these risks. Therefore, calculations of transfer value should include school fees and materials such as textbooks, uniforms, and examination fees. In some contexts, adolescent girls may require an even higher transfer value to counteract social norms that keep girls out of school and to compensate for the opportunity costs of child marriage and care work.



When integrating CVA into case management:

- Calculate a transfer value that meets the adolescent's needs, a value that bridges the gap between the cost of goods and services and what they can afford.
- Set transfer values that reflect the (child) protection needs you are trying to address. This includes the direct and indirect costs of services set out in a case management plan, as well as any opportunity costs.
For example, CVA transfer value for an adolescent girl who survived gender-based violence should include cost for a legal consultation and legal documentation *plus* transport to the legal adviser *plus* compensation for lost income so she does not need to return to dangerous work.
- Include the costs of (child) protection-related goods and services in the calculations of transfer value. The calculation of the costs should be informed by a market assessment



See **TOOL – Adolescent-responsive Market Assessment**

- Set flexible budgets. This allows case managers to tailor and adjust transfer values as programme implementation progresses and lessons are learnt based on:
 - The evolving needs of individual adolescents
 - The change in goods and services required
 - Fluctuating prices

Frequency and duration of the transfer

Depending on the individual needs of each recipient, CVA that is integrated into child protection programmes may be given in a fewer or higher number of transfers.

Frequency may be more or less often:

- Often (e.g. daily, twice a week, or weekly)
- Spread out over time (e.g. once a month or once every two months)

The duration of transfers can be one-off or can cover an extended period of time:

- One-off (once, for specific and usually immediate needs)
- Limited number of transfers (e.g. 2–3 transfers, to address a specific need)
- Regular transfers (e.g. 6 months or more, to address the basic needs of adolescents and/or their households over a longer, designated period of time)

See Box 10 for examples of one-off, limited number, and regular CVA transfers.

17. 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.

Examples of one-off, limited number, and regular CVA transfers

One-off transfers

EXAMPLE: CVA to cover transport costs to and from health services for adolescent survivors of SGBV on the day(s) that treatment is accessed.

Limited number of transfers

EXAMPLE: Covering medical costs associated with injuries incurred. The adolescent may need to go to the doctor several times, but once treatment is complete, CVA may no longer be needed. Case management support may continue.

Regular transfers

EXAMPLE: Cash transfers to cover tuition fees, educational materials, and transport costs disbursed to families throughout the duration of the school year at predictable intervals to incentivise adolescents' enrolment and retention in school.

Decision on the frequency of the transfer

- Adjust the frequency of transfers, **giving smaller amounts more often** where the main risks to adolescents as direct recipients relate to **KEEPING** their CVA transfer. This includes situations where adolescents are at risk of theft or attack once they are back at the shelter or place where they keep their CVA.
 - For example, twice a week or weekly instalments.
- Provide **larger amounts less frequently** when risks to adolescents as direct recipients relate to **ACCESSING** their CVA transfer. This includes situations where adolescents are at risk of being attacked on the way to collecting CVA.
 - For example, every two weeks or once a month.
- Accompany CVA transfers with life skills courses to build adolescents' financial assets and enhance their capacity to appropriately manage funds and budgets.¹⁸

Decision on the duration of the transfer

Decide on the duration of the transfer based on:

- The length of time recipients will need their costs covered.
- Forecasts in relation to the way in which the humanitarian crisis is evolving.
- Your organisation's capacity.
- Potential for other actors, such as government, to integrate your CVA recipients into their programmes.
- Sustainability of outcomes for the individual, family, and community.
- The programme's exit strategy. For example, adolescents may be provided with CVA for three months after they complete a vocational training programme. At this point, they are expected to be able to generate income from their new livelihood to cover their costs.

Don't forget about the exit strategy!

The sustainability of *any* programme should be considered during the design phase, regardless of whether or not CVA is a component. This means you have to have a transition or exit strategy. Where CVA is a component, decisions about transfer duration and frequency need to include consideration of what may happen when transfers end. This means designing the programme so that you:

- Anticipate intended and unintended consequences of the programme
- Do No Harm

Appropriate programme design can prepare recipients for the programme's exit/transition from the very beginning.

Recipients and/or their families must be on track towards a sustainable outcome once humanitarian assistance ends. Assistance may even get cut sooner than originally intended, given the degree to which resources are stretched across humanitarian settings when new crises arise.

To mitigate negative coping strategies and create a safe and sustainable exit strategy, short-term CVA should ideally be linked with longer-term economic strengthening programming. Examples of longer-term economic strengthening programming include:

- Economic strengthening for younger adolescents
- Livelihoods programming for older adolescents
- Livelihoods programming for parents/caregivers

See the [Self-reliance Index](#) for support designing programming that promotes self-reliance among displaced populations.

STEP 5 DETERMINE ANY CONDITIONALITIES FOR YOUR CASH AND VOUCHER ASSISTANCE

“**Conditionality** refers to prerequisite activities or obligations that a recipient must fulfil in order to receive assistance. Conditions can in principle be used with cash or voucher transfers. Whether to use them depends on the design and objectives of the CVA programme. Examples of conditions include attending school, building a shelter, attending nutrition screenings, attending positive parenting sessions, undertaking work/training and so on. Cash-for-work/assets/training are all forms of conditional transfer.”¹⁹

- Consider how programme objectives can be achieved when determining if conditionality should be applied to transfer(s) to support specific outcomes.²² See table on the next page.

Conditions should not be a default feature of programme design when implementing adolescent-responsive CVA

Conditions are appropriate only when (1) research evidence indicates that they are advantageous and (2) it becomes clear during community consultations that conditions will support achievement of intended programme outcomes.

For example, conditions can potentially help where demand-side barriers to education exist in parallel to economic ones. Examples include negative attitudes to investing in education or poor understanding of the value of education.²⁰

The core benefits of CVA include choice, dignity, and empowerment. Conditions deny those benefits.

Staff responsible for the programme design *should not assume* conditions should be included.

Conditionality should not be confused with restrictions.

“**Restriction** is a term that refers to limits on the use of assistance by recipients. Restrictions apply to the range of goods and services that the assistance can be used to purchase, and the places where it can be used. Vouchers are restricted by default since they can only be used in certain places for certain goods or services.”²¹



19. CaLP Glossary: [calp-glossary-english.pdf \(calpnetwork.org\)](https://calpnetwork.org/calp-glossary-english.pdf).

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

21. CaLP Glossary: [calp-glossary-english.pdf \(calpnetwork.org\)](https://calpnetwork.org/calp-glossary-english.pdf).

22. UNHCR (2021, Guidance on promoting child protection outcomes through cash-based interventions.

Choosing between unconditional, labelled, and conditional transfers

Preferred option		Least preferred option	
Unconditional cash	CVA to be accompanied by awareness-raising activities	“Labelled” unconditional cash transfers	Conditional
<p>If the desired outcome can be achieved through the provision of unconditional cash, choose unconditional cash.</p>	<p>If awareness-raising and sensitisation can be used to encourage certain behaviours, choose this option.</p> <p>Awareness-raising and sensitisation are often experienced by recipients as more dignified approaches than conditional transfers. They can be equally, or even more, effective than the conditional provision of assistance. They are also likely to have a longer-term impact that is not bound to the duration of the programme.</p>	<p>If the desired outcome can be achieved through “labelled” unconditional cash transfers, choose this option.</p> <p>Labelled unconditional transfers have no formal conditions, but a “suggestion” is made that transfers be used towards the intended outcome. The Money Matters Toolkit may be used to guide discussions that “label” the CVA.</p>	<p>If conditions are unavoidable and considered necessary in order to meet the needs and achieve wellbeing outcomes of adolescents, set conditions that are:</p> <ul style="list-style-type: none"> • Appropriate • Achievable • Not harmful to programme participants

- Consult with adolescents, parents/caregivers, and communities about what conditions are reasonable and achievable, if conditions are considered necessary.
- Set conditions that are appropriate, achievable, and not harmful to programme participants by:
 - Discussing proposed conditions with diverse adolescents and their parents/caregivers during the design, implementation, and monitoring stages. Make sure you understand all the potential intended and unintended impacts of conditions.
 - For example, where (child) protection risks exist in the school environment, enforcing conditions can put adolescents at risk. In this case, emphasis would be better placed on making school a safer environment for adolescents.
 - Not setting conditions and CVA amounts that create negative pull factors.
 - An example of a negative pull factor would be adults leaving children unattended so they can go to dangerous work sites as a condition for receiving CVA.
 - Setting conditions that do not cause stress and anxiety, particularly if CVA represents a high proportion of the household’s income.
 - For example, adolescent heads of households may find it difficult to consistently attend trainings, school, or work and may miss out on desperately needed CVA if these are conditionalities.
 - Supporting adolescents and their parents/caregivers to meet conditions if they are required.
 - An example would be providing childcare if attending training sessions is conditional.
 - Monitoring the unintended as well as intended impacts of any conditions.
 - For example, monitor the opportunity cost(s) that may be affected by conditions. Opportunity costs may increase or decrease over time. For example, if salaries for engaging in construction work increase, the cost of attending school instead of working in construction also rises.
 - Monitoring the ability of more vulnerable participants (such as breastfeeding women, child-headed households, adolescent mothers) to meet the conditions.
 - Putting in place safeguarding measures that ensure conditionalities do not create an opportunity for abuse of power by those monitoring and enforcing the conditions.
 - Putting in place systems for monitoring compliance to conditions that do not incur additional operational costs. Monitoring compliance should be part of the project’s standard monitoring processes.
 - For example, you can check whether the adolescent is still enrolled in school by looking at recent school work when carrying out a household visit.
 - Agreeing with representatives from among the recipients about the proof will be needed to verify that conditions have been met. Again, consider the dignity of recipients when deciding on this method of providing proof.
 - Considering any other conditions that may be being imposed by other actors for CVA. Your conditions may need to align with these.

STEP 6 SELECT AND/OR DEVELOP PROJECT INDICATORS

Select and/or develop indicators to monitor adolescent wellbeing outcomes for all the following types of CVA:

- Multipurpose Cash (MPC), Unconditional Cash Transfers (UCTs), or conditional cash transfers distributed to adult heads of households (HOHs) as part of other-sector programmes
- Cash and voucher assistance to heads of households when the CVA is intended to address adolescents' needs and increase specific adolescent wellbeing outcomes
- Cash and voucher assistance directly to adolescents

The indicators you develop may monitor and/or evaluate adolescent wellbeing as a direct or indirect, intentional or unintentional outcome of CVA. Indicators can help you gauge positive progress in adolescent wellbeing resulting from CVA. Monitoring indicators can also be used as an early warning or “red flag” for risks arising because of your CVA.



See **TOOL – Sample CVA Indicators for Adolescent-responsive Cash and Voucher Assistance** for detailed guidance on selecting and/or developing your indicators and a set of example indicators. Integrate your selected indicators into the overall programme monitoring plan.



ADDITIONAL RESOURCES

- Alliance for Child Protection in Humanitarian Action, [Designing Cash and Voucher Assistance to Achieve Child Protection Outcomes in Humanitarian Settings](#)
- CaLP's [Programme Quality Toolbox](#), specifically the Programme Design section
- Plan International, [CVA Programming Step-by-Step Guidance](#)
- Plan International, [Adolescent Programming Toolkit](#)
- UNICEF, [Response Analysis Tool: Effective decision making on the use of CVA for education outcomes in emergencies](#)
- UNICEF, [Cash and voucher assistance targeting for education outcomes: How to select beneficiaries to advance equity and maximize result](#)
- Save the Children, [Child Safeguarding for Cash and Voucher Assistance Guidance](#)
- UNHCR, [Guidance on promoting child protection outcomes through cash-based interventions](#)



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