



FEEDBACK CHANNELS IN CASH & VOUCHER ASSISTANCE

How to apply best practices to CVA

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INTRODUCTION

Accountability is at the core of effective humanitarian programming. Establishing mechanisms for sharing feedback is an essential component of managing and adapting any type of program. It can also bring to light issues lost in routine program monitoring. *Cash is not inherently more risky than other forms of aid.*ⁱ But, as the humanitarian community implements an increasing volume of programs using cash and voucher assistance (CVA),ⁱⁱ there is an increased scrutiny in accountability and client responsiveness of this modality in particular. **It is necessary, therefore, that programs using CVA both reactively and proactively collect feedback throughout the cycle of all humanitarian programs.** Much work has been done in the humanitarian field to document best practices in collecting and responding to feedback, particularly covering reactive channels; (see Annex 1: Resource List), so this document will focus on the applicability of best practices specific to CVA. These recommendations are informed by the International Rescue Committee’s client-responsiveness framework – adapted for cash – and supported by guidance and case studies from peer agencies.



“Humanitarians know that any aid program carries risk, no matter what transfer modality is used. There is **no evidence of cash being more prone to diversion than other modalities**. Some studies even suggest that losses from or diversion of cash transfers are around 2% on average, compared with up to 50% for some in-kind assistance. But while donors may be able to tolerate diversion of a modest proportion of in-kind aid, they can be much more sensitive to the diversion of cash. **However, because CVA involves fewer intermediaries, in high-risk environments it can be an effective tool to avoid diversion.**”ⁱⁱⁱ *Stefan Bumbacher, CaLP Senior Technical Officer in a blog post entitled, “Cash is no riskier than other forms of aid. So why do we still treat in-kind like the safer option?”*

DEFINITIONS

Client responsiveness: According to the IRC’s client-responsive framework,ⁱⁱⁱ “programming is client-responsive when we design and implement in a way that takes into account the views of our intended and direct clients. This requires that we systematically, deliberately and regularly listen to and collect the diverse perspectives of our clients. We must also analyze and use their feedback to make decisions and to plan for, or course correct, an action. Client-responsive programming entails that we communicate and explain to our clients how their feedback has (or has not) informed our programmatic decisions and actions.” Client responsiveness also takes into account the perspectives of non-clients living in project areas, which is always important but essential in cash programming because cash could have an impact on the market (positive or negative), such as in availability of goods, inflation, or diversity of vendors that affect non-clients as well.

Reactive feedback mechanisms are those that the IRC provides to its clients and other stakeholders to communicate with us, at the time and on the subject of their choosing. Examples of reactive feedback channels, which are essential to have in multiple forms in any humanitarian program, are feedback boxes in target areas, help desks, or hotlines. Reactive feedback, while necessary, is insufficient. We do not have insight into the feedback of those who may not reach out through these channels. Reactive channels are appropriate for all humanitarian programs and the type of feedback which is received is generally not significantly different between sectors. The feedback is largely, though not always, minor in nature and involves topics such as timeliness of assistance, inclusion or exclusion errors, loss of ID cards, or challenges access a distribution site.

Issues of fraud, Sexual Exploitation and Abuse (SEA) and other major and sensitive complaints are also reported through reactive channels.

Proactive feedback mechanisms, on the other hand, are those through which the IRC actively solicits the perspectives and feedback from clients. This may happen through surveys, focus group discussions (FGDs), or individual interviews such as those conducted through post-distribution monitoring (PDM). Proactive feedback allows us to better inform strategic and programmatic decisions.

BEST PRACTICES FOR GATHERING FEEDBACK FOR CVA

Practice 1: Involve community in the design of your program

Clients selected for a CVA program make major life decisions based on the frequency, duration, and transfer value as well as the timing of assistance. They may take on debt or make investments in a business, enroll a child in school, or engage in a contract for renting a shelter, for example. Therefore, it is absolutely essential that we communicate clearly and often about the assistance to be given. This can be documented in a simple client communications plan that outlines clear roles and responsibilities for how to share information on the structure of the CVA program, including selection criteria, transfer value, duration and timing of assistance, as well as how the CVA will be delivered. The plan should take into account regularly scheduled feedback collection points. When visiting the areas for FGDs, PDMs, and/or community meetings, information can and should be shared with clients at the same time.



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Client communications materials on CVA, including posters, leaflets and other approaches can be developed in advance during the preparedness stage ready to be adapted to specific responses. During an emergency response, client communication systems and tools should be accessed and used to share specific information on the CVA response, client selection criteria, CVA transfer process and timeframes and feedback mechanisms. This should be shared directly with the affected population to improve the effectiveness of the assistance provided and to improve

transparency/accountability around the emergency response, as it allows for a two-way communication and for communities to express their opinions and preferences. Ensure that materials are appropriate for all clients. For example, if working in contexts with high illiteracy rates, ensure that communications materials do not rely solely on written information. You may need to hold community meetings, and in some contexts, separate meetings for women, to communicate key information about the program.

The CVA elements should be integrated into an organization's wider client communication and accountability approach and dissemination. This should be shared directly with the affected population to improve the effectiveness of the assistance provided and to improve transparency/accountability around the emergency response, as it allows for two-way communication and for communities to express their opinions and preferences. It is our obligation to share information about the project clearly and frequently, at each touch point with clients and to ensure those touch points are frequent and thorough.



A September 2016 report from Relief International^v found that RI could have benefited from a simple client communication plan for the cash project, including guidance about what to communicate, when, and to whom, as well as the low-visibility and phased approach to communications. While this is good practice in any cash program, it became particularly key in a remote management context where management have no face-to-face time with field staff.

Practice 2: Channels through which to provide feedback should be based on clients' preference

The Sphere handbook mandates that “We offer our services in the belief that the affected population is at the center of humanitarian action, and recognize that their active participation is essential to providing assistance in ways that best meet their needs, including those of vulnerable and socially excluded people.”^{iv} The Code of Conduct from the Humanitarian Charter similarly states that “Effective relief and lasting rehabilitation can best be achieved where the intended clients are involved in the design, management and implementation of the assistance program.” The first principle of accountability is to design channels based on how clients would like to contact the implementing organization.

Programs using CVA may be short in duration, which means this step is often overlooked. There is a tendency as well to assume that staff already know local customs and therefore can make decisions about feedback channels independent of client consultations. However, communities are not homogenous. In order to ensure the most marginalized are reached, specific efforts are needed to ensure women and the most vulnerable are consulted to inform the selection of feedback channels.

Every community has a unique dynamic and this step should not be overlooked, as following this step will partially ensure that channels are used in a meaningful way, even in a short-duration CVA program.



During a scoping exercise in Syria in 2016, the IRC found that clients expressed strong views about how they wanted to communicate and engage, preferring face-to-face and voice contact (private meetings, group meetings, telephone calls, and visits to a help center). People also expressed strong inclinations about how responses should be communicated back, via similar channels albeit with slightly different emphasis. Although field teams had assumed social media would be a strong preference prior to the scoping exercise, conversations with clients revealed it was not preferred channel for receiving responses.

Practice 3: Establish multiple feedback mechanisms

While it is standard in many humanitarian programs to have multiple *reactive* feedback channels, such as a hotline, help desk, or feedback boxes, it is less common but best practice to establish multiple *proactive* feedback channels or to prioritize proactively collecting feedback beyond normal donor monitoring requirements. It is important to provide options to ensure that at least one channel is accessible to women and girls as well as minorities and vulnerable client groups, such as those who are not literate or do not have access to a phone. When preparing a communications plan, all staff planning a program with a CVA component should consider which



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surveys are needed when, and how to reach all target populations across various sub-groups. This will include a combination of the following: **focus group discussions (FGDs), post-distribution monitoring (PDM) surveys, exit surveys at distribution sites, community meetings, and individual household visits.**

These types of information-gathering sessions are important because they solicit feedback from clients and non-clients who may not otherwise contact the implementing agency through the reactive channels. While every effort should be made to ensure access to all segments of the population when setting up reactive channels, there may be some people who don't feel comfortable using them or don't have access due to a disability, a remote location, or phone access, for example.

In a proactive meeting, such as an FGD, clients and non-clients can give information on general perception of the assistance. With open-ended questions and probing, participants may share that prices in the local market are increasing, that a specific vendor is charging higher than normal prices, or that there is tension with non-clients or community leaders. This more general feedback might not rise to a level of individual importance which would cause a client to reach out in a hotline, write a complaint in a feedback box, or travel to a help desk to file a complaint.

Further, in an individual interview, more sensitive information such as potential fraud, poor conduct of an implementing agency staff, or taxes by a local leader might be shared. An individual interview provides a private location and may respectfully solicit this type of information.

M&E activities that are carried out for process and outcome monitoring should also be leveraged in this planning to ensure feedback is captured, recorded, analyzed, and followed up on. Further, program staff should use the feedback to inform changes to programming in the future. For comprehensive instructions on selecting and designing your feedback channels, including how to draft client feedback surveys and FGDs, please see the IRC's guidance on this topic in Annex 1: Resource List, #4.

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During a pilot of IRC's Economic Recovery and Development (ERD) Gender-Sensitive Feedback and Complaints Guidance in 2018 (See Annex 1: Resource List, #8), IRC South Sudan examined the feedback channels used in previous cash programming and found that the feedback and complaints committees (FCCs) were dominated by male community leaders, despite the fact that women made up at least 60 percent of the target client population. This meant that very little feedback was coming from female clients. When consulted directly and separately to understand why they were not providing feedback, women said that they felt left out when information was being shared about cash distributions. They also stated that decision-making in feedback channels was not inclusive, and women had difficulty expressing feedback or complaints. To address the issues identified by women clients, IRC South Sudan formed inclusive and gender representative feedback channels in each target community. All cash project staff participated in a training on gender equality, and then developed sensitization trainings with protection colleagues for FCC members on gender equality, do no harm principles, safe record management, tracking, and reporting, and financial planning.

Within months women's overall participation in the project increased from 60 percent to 79 percent of female clients receiving cash assistance, and women were both represented in FCCs and influential in project decision-making. Women's inclusion led to specific changes in the timing and locations of distributions, as well as providing a shaded space for breastfeeding mothers at the distribution site, which were unlikely to have happened without their feedback. Marking a significant change from past projects, 82 percent of all feedback came from women.^{vii}

Practice 4: Raise awareness!

We need to inform our clients about the project, expected staff behaviors, and the feedback channels that they can use to share feedback, make requests, and lodge their complaints. When clients are not aware of the ways in which to share feedback, we will not receive actionable information to improve programs and avoid doing harm. This is true for both reactive and proactive channels. Clients should be aware of available reactive channels such as hotlines, feedback boxes, or helpdesks, but also that the implementing organization is planning to collect their input proactively, be that at a distribution site, in a focus group discussion (FGD) or in an individual interview such as during post-distribution monitoring (PDM).

When programs are infusing a large volume of CVA in an area, there is potential risk of inflation, less availability of goods in the market, and/or community tension. While a good program will help mitigate for these risks, it is essential that in CVA programs non-clients are also encouraged to provide feedback so that the program staff can become aware of any current or potential issues.

At the beginning of a project, teams should plan how they will record, manage and refer the feedback that we collect during implementation, with particular attention for reporting and responding to allegations of abuse and exploitation, including SEA and other sensitive complaints. (See the



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Client Responsiveness Guidance on Safety and Ethical Considerations for Sensitive Complaints in Annex 1: Resource List) Standard Operating Procedures (SOPs) should be established which take into account roles and responsibilities, training of staff, segregation of duties, timing of gathering feedback, how and when it must be analyzed, and how the feedback loop will be completed to address issues and provide information back to communities. The second action is to inform clients, per the protocol established, about the ways in which the implementing organization will collect feedback.

Lastly, when people know that feedback will be proactively collected from both clients and non-clients, it may discourage some of the risks that may present in programming, such as fraud.



A 2018 report from CARE in Zimbabwe on best practices for targeting the most vulnerable households during a drought response found that awareness-building of the available feedback mechanisms was necessary to ensure usage. It also found that having trained community gender and accountability focal persons in place who could act as the first port of call for their fellow community members increased the amount of feedback gathered.^{viii}

Practice 5: Who collects feedback is important! Ensure impartiality and segregation of duties

CVA can be safer because it is less visible and can be hidden, making distributions more discreet. However, this same factor means that cash could potentially be “taxed,” stolen, or lost. It is essential that a neutral, trained person with whom clients feel comfortable is seeking feedback on the program to glean this sensitive information.

All proactive feedback (which includes all monitoring activities) should be handled by a team member who is not involved in directly distributing cash or in implementing the program. If one feedback mechanism involves a program implementer – as is typical – then the secondary mechanism should bypass team members directly involved in program implementation, i.e. it may route to an M&E team member. Feedback should be processed by a designated team member who has been trained in confidentiality and in processing feedback and is not directly involved in implementing the program. It is essential to train both a female and male staff member in collecting and analyzing feedback.

M&E activities carried out during distributions monitor the process, but they can also serve as a good opportunity to conduct quality assurances and control by collecting proactive feedback. While the program team manages the actual distribution; M&E team should monitor the distribution, document any unusual events (substitution of participants, etc.) and complete a Cash Distribution Monitoring Form. The Cash Distribution Monitoring Form captures participant feedback about the distribution process to increase efficiency of future distributions or to record any problems that may require action. It should be completed by a team member not involved in directly distributing cash. Program staff should meet to analyze the information collected to determine whether adjustments need to be made to the distribution process for future distributions.

Client Feedback Channels and M&E activities should work in partnership through all phases of the program lifecycle to help determine whether activities are responsive to needs and if the program’s objective and intended outcomes are being achieved.



The World Food Program has an active commitment to give account to, take account of, and be held to account by the people it assists. Part of this commitment entails setting up feedback mechanisms to receive information from people in communities served by WFP, and to provide an avenue to detect program implementation and quality issues and mitigate risks. A 2017 audit^{ix} noted that whilst in the majority of cases the feedback mechanism processes were in place and operating, some internal control weaknesses were noted. The underlying cause noted in the audit findings was that the issues were largely around segregation of duties and conflicts of interest. Two of the five recommended actions were as follows:

- Review and revise the Minimum Standard for Implementing feedback mechanism guidelines and address the integration and streamlining of the CFM process to increase its efficiency and effectiveness;
- Develop an oversight and support plan to systematically assess feedback mechanisms based on common criteria, to provide advice and support to COs and close any control gaps that may be present.

Best Practice 6: Be clear from the start of the program about what information you want to receive

Proactive feedback channels should be a vehicle to solicit both positive and negative feedback. During routine PDM, conducted after each distribution, teams may collect monitoring data (related to knowledge, attitudes and practices) alongside client feedback data (perspectives, preferences, and opinions). In order to solicit the feedback data, survey forms should provide answers according to the list of key topics below. (Table adapted from The IRC's Selection and Design of Feedback Channels, The IRC Core Feedback Themes, found in Annex 1: Resource List, #5):

Design Stage	
Priority Needs and Outcomes	Clients' perspectives on what their priority needs are and how they would like their lives to improve with respect to a certain area which the IRC is considering programming
Preferred Responses	Clients' perspectives on the type of assistance they would like to receive (cash, in-kind, vouchers, services) and how they would like to receive it
Start-Up	
Engagement Preferences	Clients' preferences about how they would like to communicate with the implementing organization and/or partners and participate in decision making during the upcoming project
Implementation	
Relevance	Whether clients think that the CVA is relevant to their priority need
Quality	Whether clients think that the quality of the CVA meets their expectations
Impact	Whether clients think that the CVA will have the impact that they want to see upon their lives
Access, Safety, and Fair Treatment	Whether clients think that they are able to access the CVA without barriers, whether they feel safe when access the service or material assistance and/or think that the aid is provided fairly (on the basis of need and without discrimination)
Respectful and Dignified Treatment	Whether clients think that the CVA is being delivered by the implementing organization (and/or partners) in a respectful and dignified way

Voice and Empowerment	Whether clients think that they have an ability to influence relevant programming decisions made by the implementing organization (and/or partners) and whether they are being empowered to meet their own needs
Close-Out	
Relevance	Whether clients thought that the CVA was relevant to their priority needs
Quality	Whether clients thought that the quality of the CVA met their expectations
Impact	Whether clients thought that the quality of the CVA had the impact that they wanted to see upon their lives and whether they need any additional aid to achieving this
Access, Safety, and Fair Treatment	Whether clients thought that they were able to access the CVA without barriers, whether they felt safe when accessing the CVA, and/or thought that the CVA was provided fairly (on the basis of need and without discrimination)
Respectful and Dignified Treatment	Whether clients thought that the CVA was being delivered by the implementing organization (and/or partners) in a respectful and dignified way
Voice and Empowerment	Whether clients thought that they had an ability influence CVA programming decisions made by the implementing organization (and/or partners) and whether or not they have been empowered to meet their own needs

Financial service providers (FSPs) may have their own feedback channels, such as a help hotline, but we should not rely solely on the FSP's feedback channels as they may not relay information to us as the humanitarian partner completely, accurately, and in a timely enough manner for action. Clients may not make the distinction between giving feedback to the FSP versus the implementing agency, so it is important for us to ask specific questions related to the delivery mechanism.



The International Rescue Committee relies on its **The IRC Way** to tackle Accountability issues in its programs, along with Integrity and Service values it promotes among its staff. Moreover, IRC is a member of the Humanitarian Accountability Partnerships (HAP) even if not yet reached the certification stage to become full certified HAP member. When the Building Resilience in Somalia (BRCiS) consortium first formed in 2014, these guiding principles led the IRC to lead in the process of setting up a clear Accountability Framework; all consortium partners agreed no complaint should be ignored.

BRCiS partners knew accountability is broader than feedback mechanisms. For this reason, partners agreed to an accountability framework with the six HAP recommended benchmarks: 1) Establishing & Delivering on Commitments; 2) Staff Competency; 3) Sharing Information; 4) Handling Complaints; 5) Participation and 6) Learning and Continual improvement. This comprehensive accountability framework came into full force in early 2015 only after a carefully planned pilot in Mudug and Banadir. Lessons learned were incorporated to ensure that the consortium had fully planned for all the information they needed to receive throughout the project cycle.

Best Practice 7: CVA feedback channels should be coordinated with other actors where feasible and safe

In locations where multiple organizations are implementing various types of CVA, a joint feedback mechanism should be put into place to reduce duplication of efforts, save project funds, and increase transparency. Further, it may be necessary to coordinate to secure access and appropriate permissions.

Globally, more and more organizations are working together in responses under joint agreements. These agreements take into consideration data privacy to protect clients as well as SOPs to ensure that feedback is collected by a sole organization but provided to all organizations. Successful examples of this have taken place in the Cash Consortium Iraq and the Cash Consortium Lebanon. Efforts are underway to establish similar systems in Ethiopia and Colombia.



As reported in Global Communities' "Cash-Based Response Feasibility Assessment in Northern Syria"^x in 2017, nearly all organizations reported lack of access and necessary permissions as the main constraints to monitoring activities. Given these constraints and the number of organizations implementing various types of CVA in Syria, coordination across organizations in all sectors is needed to appropriately ensure reliable monitoring and feedback from clients. Such efforts are being prioritized by the Cash-Based Responses Technical Working Group (CBR-TWG) for in-depth joint assessments, standard approaches and evaluations, and context-specific standards in Syria.

Best Practice 8: Close the Feedback Loop

An essential part of the community feedback process is closing the feedback loop – explaining to our clients how their feedback was taken into account within the time agreed. Unacknowledged and unaddressed complaints and grievances weigh heavily on populations that are already struggling and jeopardize the trust and confidence of clients to share their feedback and complaints.

The ALNAP *Closing the Feedback Loop* Guidance notes that "A feedback mechanism is seen as effective if, at minimum, it supports the collection, acknowledgement, analysis and response to the feedback received, thus forming a closed feedback loop. Where the feedback loop is left open, the mechanism is not fully effective."^v (See *Closing the Feedback Loop* in Annex 1: Resource List, #10)

At the start of the program, in addition to sharing ways in which feedback can be provided, it is essential that clients know about the ways in which IRC will *respond* to feedback received. It is very important to continue sensitizing clients to this idea throughout the project lifecycle and to ensure that the feedback loop is always closed in order to establish confidence in the system. At every touch point with communities, information about how to provide feedback and how it will be followed-up on – including the timeline for follow-up – should be shared.



Unacknowledged and unaddressed complaints and grievances weigh heavily on populations that are already struggling. Exacerbating this, repeated consultations about needs, satisfaction, and problems—not only by one implementing organization but also by the aid community collectively—without a correspondingly robust response effort can serve to perpetually raise expectations that something will certainly be done, which then prompts deeper disillusionment when a response fails to materialize. The IRC Syria, after an in-depth assessment about accountability, proposed a defined implementation pathway that manages the transformation of data into action as critical to address this.

IRC Syria was not previously acting on or tracking the status of feedback in general and stakeholder complaints and problems in particular and rarely communicated back to clients after initial input. There was pervasive concern that IRC's unsystematic approach to the feedback/response cycle led to unreliable responsiveness to individual complaints and problems. This led to anxiety that serious issues could be left overlooked, unknown, or unaddressed. This had the potential to deepen grievances and damage the relationship between IRC, clients, and the greater community in crisis. Indeed, client confidence in receiving a response was dismally low, and clients expressed feeling that they had few avenues to resolve their problems and complaints. Those who tried largely recount frustrating experiences. **As a result of the assessment which uncovered these issues, a system was put into place which would not only handle client feedback in a timely and comprehensive manner, but would revert back to communities after proactive feedback was solicited to check understanding of the information that had been gathered.**

CONCLUSION

These best practices were designed in line with the IRC's 2020 global strategic plan. The IRC holds itself accountable to make its work more responsive to the clients and communities it serves. A client-responsive IRC is where IRC's programming decisions about what assistance to provide, to whom, when, where, and how are informed by client preferences, aspirations, and expectations. This accompanies the IRC's "Cash First" approach, which states that cash should always be considered as a tool to meet program objectives

The IRC's Client Responsiveness Team is responsible for defining IRC's approach to becoming a client-responsive agency. The initiative seeks to promote discourse and advance practice around client responsiveness by combining accountability to affected people, humanitarian effectiveness, and value for money; and providing field guidance and assistance to achieve initiative goals. It also involves coordination and collaboration with other IRC strategic initiatives and with varied organizations and donors. These efforts will be grounded in a "field first" orientation that balances standardization and innovation as approaches are introduced and turned into practice across regions.

Annex 1: Resource List

#	Resource	Description
1	Client Responsive Programming Framework: IRC's Approach to Accountable Programming, IRC	A framework presenting the IRC Client Responsiveness actions, enablers, Good and Great Standards and available tools and resources.
2	Client Responsiveness: Introduction and FAQ, IRC	A general introduction guidance to support team understand the purpose, value and terminology of Client-Responsive Programming
3	Rapid Guide on Setting Client Feedback Mechanisms – <i>coming June 2019</i>	This Guidance provides advice on how to quickly review and update your client feedback channels, establish roles and responsibilities, and set up referral pathways. It also provides templates to develop Standard Operating Procedures (SOPs) for client feedback mechanisms at a country-level and to record client feedback
4	Selection and Design of Feedback Channels, IRC – <i>coming June 2019</i>	This Guidance supports teams to identify their clients, decide on the information they want to collect and select the appropriate feedback channels
5	Annex to the Guidance on Selection and Design of Feedback Channels	Guidance to support country teams to draft their client feedback surveys and FGDs
6	Guidance to Present, Interpret and Respond to Client feedback, IRC	This Guidance provides a framework to categorize the different type of information, client feedback and complaints collected by teams through proactive, reactive and open Feedback as well as advice on how to interpret and make decisions informed by feedback received. It also provides practical guidance on how to respond to clients on how their feedback were acted upon or taken into account.
7	Gender-Sensitive Feedback and Complaints Mechanism Checklist, IRC	This checklist is a summary of the good and great practices associated with designing and implementing a gender-sensitive feedback and complaint mechanisms. This checklist can also be used as a self-assessment tool to measure and track progress toward achieving the best practices associated with a gender-sensitive feedback and complaint mechanism.
8	Client Responsiveness Guidance on Safety and Ethical Considerations for Sensitive Complaints	This resource provides general considerations and practices for field teams to use when they receive reports of Sexual Exploitation and Abuse, Sexual Harassment, and other forms of abuse (including corruption, human right violations, etc.) by IRC staff and partners.
9	Humanitarian Feedback Mechanisms: Research, evidence and guidance (ALNAP) (March 2014)	Report of research to answer the question: “which features of feedback mechanisms for affected populations are most likely to contribute to the effectiveness of those mechanisms as perceived by different user groups – including, first and foremost, the crisis-affected communities?” The report is accompanied by a method paper, a literature review and desk study, and three case studies.
10	Closing the loop: Effective feedback in humanitarian contexts (ALNAP) (March 2014)	“This guidance is intended for people designing /or implementing feedback mechanisms in a humanitarian program.”

- ⁱ <http://www.cashlearning.org/news-and-events/news-and-events/post/526-cash-is-no-riskier-than-other-forms-of-aid-so-why-do-we-still-treat-in-kind-like-the-safer-option->
- ⁱⁱ “CVA refers to all programs where *cash transfers* or *vouchers* for goods or services are directly provided to recipients. In the context of humanitarian assistance, the term is used to refer to the provision of cash transfers or vouchers given to individuals, household or community recipients; not to governments or other state actors. This excludes remittances and microfinance in humanitarian interventions (although microfinance and money transfer institutions may be used for the actual delivery of cash).”
<http://www.cashlearning.org/resources/glossary#CVA>
- ⁱⁱⁱ <http://www.cashlearning.org/news-and-events/news-and-events/post/526-cash-is-no-riskier-than-other-forms-of-aid-so-why-do-we-still-treat-in-kind-like-the-safer-option->
- ^{iv} <https://www.rescue.org/resource/client-responsive-programming-framework-ircs-approach-accountable-programming>
- ^v <http://www.cashlearning.org/downloads/relief-internationale-transfers-for-hygiene-through-red-rose-in-syria-2.pdf>
- ^{vi} [Sphere Handbook: Humanitarian Charter and Minimum Standards in Humanitarian Response](#)
- ^{vii} Excerpt from blog by Lauren Emerson, IRC, posted on IRC’s intranet: <https://rescuenet.rescue.org/Interact/pages/modules/blog/Blog.aspx?person=6501&post1181>
- ^{viii} http://www.cashlearning.org/resources/library/1135-targeting-vulnerable-households-for-humanitarian-cash-transfers-using-a-community-based-participatory-approach-to-target-the-most-vulnerable-in-zimbabwes-cash-first-response?keywords=®ion=all&country=all&year=2018&organisation=all§or=all&modality=all&language=english&payment_method=all&document_type=all&searched=1&pSection=resources&pTitle=library&limit=25¤tpage=3
- ^{ix} <https://docs.wfp.org/api/documents/WFP-0000040084/download/>
- ^x http://www.cashlearning.org/resources/library/1003-cash-based-response-feasibility-assessment-in-northern-syria?keywords=feedback®ion=all&country=all&year=all&organisation=all§or=all&modality=all&language=english&payment_method=all&document_type=all&searched=1&pSection=resources&pTitle=library&limit=25
- ^{xi} <https://www.alnap.org/system/files/content/resource/files/main/closing-the-loop-alnap-cda-guidance.pdf>

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The International Rescue Committee responds to the world's worst humanitarian crises, helping to restore health, safety, education, economic wellbeing, and power to people devastated by conflict and disaster. Founded in 1933 at the call of Albert Einstein, the IRC is at work in over 40 countries and 26 U.S. cities helping people to survive, reclaim control of their future and strengthen their communities.