# Overview of Cash-Based Program Modalities

There are 3 main modalities in cash-based programs in this guidance: direct cash transfers, cash vouchers and commodity vouchers. With direct cash transfers the beneficiary receives money from the project, often in the local currency. Cash vouchers are coupons (usually digital) which have a monetary value. These coupons can be used by beneficiaries to purchase goods at selected vendors. Commodity vouchers are coupons (also usually digital) that can be exchanged for specific commodity or set of commodities, such as Jerry-can or Hygiene Kit. Commodity vouchers can be redeemed at a selected vendor in exchange for the specified items.

For each of these modalities there is a subset of parameters that shape the project:

* Conditionality (conditional vs. unconditional transfers)
* Restrictions (on voucher purchases)
* Using shops vs. setting up a fair
* Payment through cash, check, bank transfer or other methods
* Implemented by CRS or through a local partner

Based on these options a wide variety of cash-based projects are possible. The selection of the modalities depends on the project objectives as well as the possibilities in a given context. Below is an overview of the cash-based interventions described in this guidance. This guidance assumes that a needs/ market assessment and response analysis has already been done to choose the most appropriate modality or mix of modalities. (For more information on transfer modalities, see MBRRR training materials.)

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| **Modality** | **Conditionality** | **Shop/ Fair** | **Payment Method** | **Direct Implementation/ Partner** |
| **Direct Cash Transfers** | Conditional/ unconditional | Shops/ Fairs/  None specified | -Cash  -Check  -Mobile Phone  -Bank transfer  -Debit Card  -Remittance Agent  -3rd party cash agent | Direct/ Partner |
| **Cash Vouchers** | Conditional/ unconditional | Shops/ Fairs | -Cash  -Check  -Mobile Phone  -Bank transfer  -Debit/visa card  -Electronic voucher  -Remittance Agent  -3rd party cash agent | Direct/ Partner |
| **Commodity Vouchers** | Conditional/ unconditional | Shops/ Fairs | -Cash  -Check  -Mobile Phone  -Bank transfer  -Debit/visa card  -Electronic voucher  -Remittance Agent  -3rd party cash agent | Direct/ Partner |