



IMPACT AND USE OF CASH AND VOUCHERS IN EMERGENCY RESPONSE

This issue provides a snapshot of field updates, best practices, case studies and insights on cash and voucher programming in CRS emergency relief and recovery programs across Central Africa



Cash and voucher assistance can be used to meet a range of needs, including offering vulnerable people a daily wage through cash-for-work activities. Read about the challenges around cash for work on Page 7. *Photo by Michael Stulman/CRS*

BACKGROUND

Across the global humanitarian landscape, emergency relief and recovery programming has increasingly shifted from the direct distribution of supplies to the use of vouchers or cash to help people directly access or buy critical goods and services.¹ In fact, cash and voucher assistance, or CVA, represented 10% of all assistance in 2016, or about \$2.8 billion, up from 6% in 2014.²

Evidence shows that in many contexts CVA is not only appropriate and a better solution than in-kind assistance, but also has multiplier effects on local economies and markets, and can more easily be brought to scale. Such programs allow beneficiaries greater choice and control, and are often cheaper and faster to implement as they rely on existing and diversified vendor procurement networks instead of newly implemented humanitarian pipelines for food or other goods. Cash is shifting the humanitarian model to one driven more by beneficiary demand and ownership, enabling the people we serve to play a more active role in their own recovery.

CRS IN CENTRAL AFRICA

The CRS Central Africa Regional Office (CARO) is responding to protracted and acute humanitarian emergencies in Burundi, Cameroon, Chad, Central African Republic, Democratic Republic of the Congo, Nigeria, and the Republic of the Congo. CARO also implements development programs in these seven countries as well as in Benin, Rwanda and Togo.

INSIDE

What are cash transfer assistance programs?	2
Case study 1: Flexibility in emergency response	3
Case study 2: Partnering with project vendors	4
Spillover effects of cash and voucher assistance on local markets	6
Cash for work in emergency response: benefits, challenges and recommendations	7
Leading coordination efforts	8
Training and resources	8
Investing in proven approaches and further study	9
Staff spotlight	10

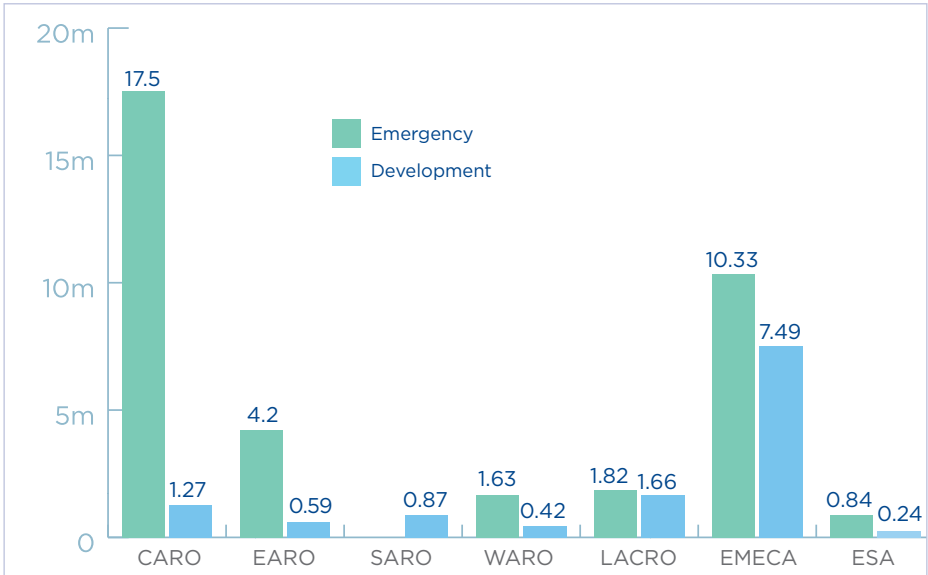
1. The utilization of cash to support disaster-affected families can be traced back to 1870-1871 and the Franco-Prussian war, 19th century India in response to famine, and the 1980s in Botswana. However, the rate of CVA projects significantly increased after the 2004 Indian Ocean tsunami. ODI (March 2015).

2. The Cash Learning Partnership (CaLP). February 2018. [The state of the world's cash report: Cash transfer programming in humanitarian aid](#).



CONTINUED FROM PAGE 1

Cash transfer programming by region in FY18 (US\$)



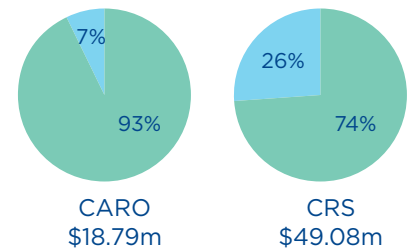
Resource transfers that were in the form of cash or vouchers, disaggregated by type of project (emergency versus development). In CARO, more than 90% of all resource transfers in emergency programs—over \$17.5 million—was carried out through cash-based assistance. *Source: CRS, FY18*

In Central Africa alone, CRS country programs have used cash and voucher assistance to collectively transfer more than \$17.5 million to people affected by humanitarian emergencies in FY18. This is the highest value of CVA programming injected through emergency projects of any CRS region.

In this region, CVA programming is often preferred because it can be used to meet a range of needs, from providing access to lifesaving items including food, shelter, cooking and hygiene supplies, and paying for transportation to key services like health clinics, to hiring skilled labor for the repair or reconstruction of their homes and offering a daily wage through cash-for-work activities.

Still, when markets are not functioning or unable to meet the demand for supplies in the aftermath of a crisis, CVA is unlikely to be an appropriate modality, as it can lead to inflation, protection risks and programmatic delays. And, cash is not the ultimate panacea; where specific results or technical requirements are desired, cash is best coupled with other interventions. For example, for shelter recovery and “Building Back Better,” cash support is not able to replace technical support.

Percentage of CTP (emergency vs development)



WHAT ARE CASH TRANSFER ASSISTANCE PROGRAMS?

Cash and voucher assistance, or CVA, includes all programs where cash or cash-based instruments—such as vouchers, e-cards and mobile money—are provided as a mechanism for people to meet their needs. Cash may be distributed directly to program participants or through intermediaries—like vendors, who accept program vouchers or credit cards; financial service providers, who operate ATMs; beneficiary bank accounts or mobile money accounts. Cash or cash-based transfers may be provided as the sole form of assistance, or as part of a package to complement direct distributions. In some cases, people receive cash assistance only if they fulfill certain eligibility criteria or program **conditions** (known as “conditionalities”)—such as attending a training or completing construction of a predefined portion of their shelter—or adhere to **restrictions** on how that cash can be used, for example, for hygiene supplies in a cholera response.

Flexibility in emergency response: How to make it work



Fairs allow affected people to shop for essential goods in a market setting using vouchers, giving them greater choice. *Photo by Laura Elizabeth Pohl/CRS*

Ongoing armed and ethnic conflicts in the Democratic Republic of the Congo have resulted in the mass displacement of hundreds of thousands of impoverished Congolese citizens. To provide flexible and appropriate support to people in need, CRS launched the DRIVE project, or Displaced and Recent Returnee Households Invite Recovery in DRC.

Starting in 2014 with funding from the Office of U.S. Foreign Disaster Assistance and the United States Agency for International Development's Office of Food for Peace, DRIVE delivers emergency food assistance and non-food items (NFIs)—such as household and hygiene supplies—through direct distributions procured locally or regionally, voucher fairs, or a combination of the two. CRS and partners choose the transfer modality based on the local context. Given the fluid nature of the conflict and displacement, DRIVE has been designed to respond in diverse contexts: where markets are functional and traders are

able to respond to an increase in demand, and where they are not. Maintaining the flexibility to adapt the response modality—between direct distributions, CVA or a combination of the two—has proved challenging and yielded some useful learning about flexibility and adaptation in response.

Internal operational systems—including logistics, procurement and financial processes—can be rigid and at odds with the flexibility required by multi-modal projects. The practices below have been shown to facilitate the implementation of high-quality rapid responses, without compromising adherence to protocols and policies:

- Invest in preparedness in volatile, emergency-prone contexts:
 - **Pre-position NFI kits** and budget for associated costs to ensure that relief supplies can be quickly accessed and delivered in areas struck by disaster, especially where cash transfer programs are not appropriate. Because of the risk of spoilage, food cannot be prepositioned in the same way as shelter, household or hygiene supplies.

- **Maintain standing agreements with key suppliers, and regularly update the project vendor database** to facilitate the rapid purchase of large quantities of goods. This also reduces the time needed to organize voucher fairs.
- **Carry out periodic mapping exercises** to assess and identify markets that can support large-scale procurements, as well as those where voucher fairs can be implemented. Collect, analyze, triangulate and use information gathered by other actors to complement existing information.

- **Build flexibility into your budget and targets**, especially as regional procurement requires additional resources for transportation and custom clearance procedures, compared with local procurement for voucher fairs. Having clear communication with donors on these points is key.
- Establish clearly defined and well-practiced assessment and **response analysis processes** that explicitly allow for modalities to be switched during the response as needed.
- **Understand that different modalities will require different levels and types of resources.** Budget accordingly.
- In some cases, **it may be easier to modify the design of the current modality** than to switch it. For example, adding vendors to improve competition and product diversity at a voucher fair or subsidizing transportation for voucher fair vendors might be better than switching to in-kind distributions.

CASE STUDY 2: NIGERIA

Partnering with project vendors: Practical tips and practices

The crisis in northeast Nigeria is one of the most severe in the world today. Across the six affected states of Borno, Adamawa, Yobe, Bauchi, Gombe and Taraba, it is estimated that 10.2 million people are in need of humanitarian assistance, of whom 52 per cent are women and girls. Children make up 63% of those in need of help. The most acute humanitarian needs are concentrated in Borno—and areas near its borders in Adamawa and Yobe—where the crisis shows no sign of abating.

CRS has been implementing e-vouchers since 2014 to deliver critical food, NFIs, seeds and tools, cash and shelter material to more than 30,000 families, employing a network of about 270 vendors. Shopkeepers play a critical role in the success of the CVA program, given the project's reliance on them to deliver quality goods and services, and their daily interface with project participants.

Nonetheless, field experience has highlighted that if robust monitoring and follow-up systems are not in place, some vendors may increase prices, sell lower-quality items, or charge program participants for items they have not purchased. Carrying out regular market monitoring, reviews of transaction data and spot checks, using secret shoppers, and applying clear sanctions in case of a breach of contract have been key to establishing norms to ensure transparency and fair market prices. However, while these practices have been sufficient for small-scale projects, CRS teams have acknowledged that they are often time-consuming and difficult to implement across large geographical areas and with a high number of vendors and beneficiaries. Also, while the use of e-vouchers and the CRS Cash and Assets Transfer, or CAT, platform³ has enabled the collection of data on purchasing patterns, the sheer volume of data generated by the platform has made it difficult for staff to effectively analyze and use it.

Now, by linking the data collected through CAT to Microsoft PowerBI—which provides in-depth, visual, real-time data analysis on large datasets, typical of sales reports—program teams have been able to identify specific cases of vendor malpractice and contract noncompliance. This has enabled the team to readily identify problems when they arise, and present those infractions visually to vendors during monthly meetings.

As a result of the data visualization efforts, the team observed an increase in compliance among vendors, who better understood their obligations and CRS' ability to objectively identify infractions. (Continued on next page)

3. The CAT platform, established by CRS, is software for beneficiary data management. CAT supports the collection, analysis and management of data during different phases of a cash or asset transfer program. CAT is an online platform with a cloud-based database and Android apps that can be used for both data collection and the implementation of cash or voucher transfers.



A CRS staff member carries out a vendor spot check. *Photo by CRS staff*

KEY OBSERVATIONS

In the four months after sharing the program quality indicator metrics with vendors, CRS observed the following:

- A reduction in the incidence of out-of-hours sales, a breach of contract, from 3.5% to 1.8%.
- An increase from 81% to 86% in the incidence of beneficiaries paying a fair price.
- A reduction in the rate of bulking⁴ from 9.7% to 7.5%.
- A reduction in the incidence of gouging,⁵ or price inflation, from 9% to 6%.

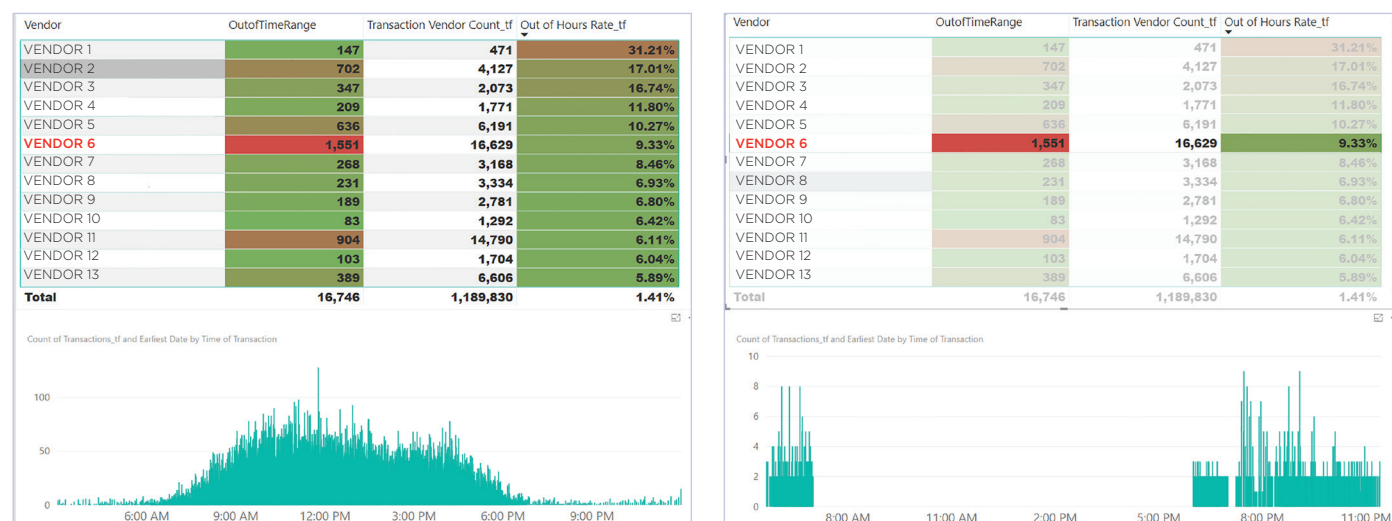
4. Bulking is defined as sales lines more than 200% of the median unit price across all transactions. This is typically found where vendors sell multiple units for a total price but enter a single unit on the mobile device (e.g. milk sachets cost 50 NGN each, a vendor sells 5 sachets for 250 NGN but enters a quantity of only '1' at 250 NGN in order to save time).

5. Gouging is defined as sales lines between 120% and 200% of the median unit price of the commodity, typically indicating that a vendor is selling at an inflated unit cost compared to others.

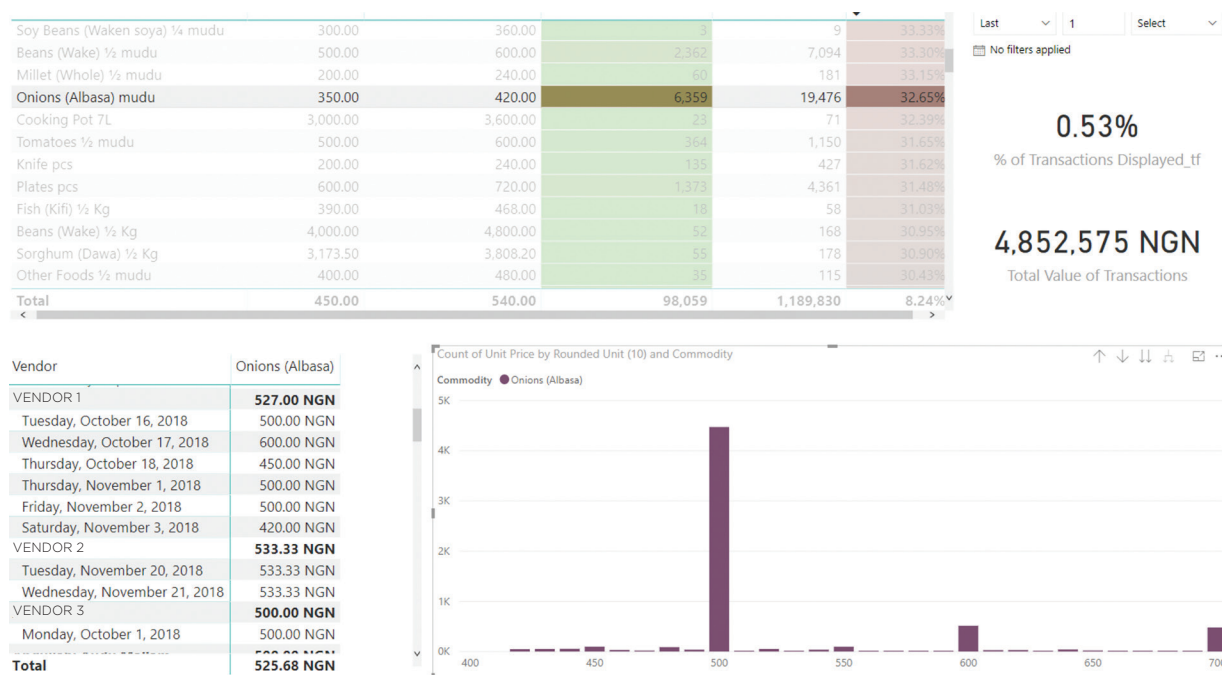
Case Study 2: Nigeria

Partnering with project vendors (cont)

Partner staff and vendors were grateful to see evidence that CRS was actively monitoring compliance of vendors' contracts and ensuring a level playing field. This feedback was reported by field officers at subsequent meetings. The exercise also enabled program staff to identify those vendors struggling with the technology and provide targeted hands-on support and training. **It was reported that this additional oversight by CRS was particularly appreciated by compliant vendors, who believed that they were at a competitive disadvantage when neighbors broke the terms of the contract.**



A screenshot (above left) of a dashboard that lists the frequency at which vendors sell outside of agreed hours (both gross number of transactions and rate of infraction), with a histogram of transactions over time. The two visualizations interact, so when a vendor's name is clicked on, the graph shows only their transactions that were conducted outside of agreed hours (above right).



Screenshot of a dashboard highlighting price gouging. For each commodity, we can see how often it was sold at an inflated price, a histogram of sale prices in the 'gouging range' (to see if it is clustered right at that level or much higher – in the case of onions here, the gouging price starts at 420 NGN, but the majority of sales are clustered around 500-510 NGN – so likely represents legitimately higher prices). Information can be filtered by vendor.

Spillover effects of cash and voucher assistance on local markets



Advocating with vendors to supply nutrient-rich foods resulted in an increased supply of the commodities on the local markets. *Photo by Michael Stulman/CRS*

In the delivery of cash and voucher assistance, we are often focused on the effects of our projects on the lives of the people we serve, including how to mitigate outcomes such as price increases and vendor collusion. However, cash and voucher assistance often has important spillover effects in the markets and communities beyond program participants. Understanding these is key to maximizing the impact of CVA interventions, as well as mitigating any negative consequence stemming from our projects.

In Nigeria, CRS found that advocating with vendors to supply nutrient-rich foods—and encouraging participating families to reserve a portion of their vouchers for such foods—strengthened the supply of and demand for these commodities, resulting in an increase and diversification of food sold by vendors, and purchased by

beneficiaries' families and the wider population.

Similarly, the income stream of vendors, whose livelihoods were drastically reduced by the Boko Haram conflict due to insecurity, has been buoyed by CVA given that they were able to increase their sales volume and profits. In many ways, this kept their families afloat and helped them to avert the more desperate choices that a loss of income can lead to.

While anecdotal evidence illustrates some of the positive contributions of cash and voucher assistance on local economies, the collection and analysis of more robust and systematic data can offer perspectives on the wider impact of CVA on communities—whether positive or negative—and in particular, on the families and vendors who are not directly participating in the project.

.....

The income stream of vendors, whose livelihoods were drastically reduced by the Boko Haram conflict, has been buoyed by CVA given that they were able to increase their sales volume and profits.

SNAPSHOT OF CVA IMPACT FOR VENDORS

- For a vendor in Borno, Nigeria, whose sales had plummeted by more than 80%, the CRS voucher program provided a turning point: his sales have increased by 2,500%, far exceeding pre-conflict levels, and he has been able to hire four new workers.
- A vendor in Cameroon was able to increase his sales volume tenfold. With the increased profits he was able to revive a dwindling business and better feed his family, having struggled to meet their needs.
- A recent evaluation in Nigeria showed that vendors' understanding of protection issues and their capacity to work with vulnerable populations in the community had improved. Due to CRS and donor requirements, many have improved their financial management systems, including establishing bank accounts to facilitate payments from CRS.

Cash for work in emergency response: benefits, challenges and recommendations

Through cash for work, or CFW, activities, families affected by crisis earn short-term income through their work in various projects, such as clearing debris or repairing roads. This work opportunity provides access to cash that enables families to meet their immediate needs such as food, NFIs, debt repayment, education and health assistance. In some cases, the income can also be invested in their productive activities, such as livestock care and petty trade.

Besides the immediate impact on the family and household, CFW results in broader benefits for communities through the improvement of infrastructure like roads, bridges and markets, which in turn can reduce transportation costs and improve people's access to markets, as well as overall security. For example, a completed road rehabilitation project in DRC resulted in transportation costs dropping by a third for households in the target area.

In some instances, CFW has even led to strengthened communal cohesion. For example, in a DRC study, by the end of the project, men had an increased acceptance of working with women, and were more willing to be supervised by women. One female team leader said: "I am proud to have supervised and worked side by side with the men."

Nonetheless, CFW programming is resource intensive and requires substantial technical expertise to ensure safe, quality infrastructure work, as well as a sound understanding of protection considerations to avoid unintended negative results.

CHALLENGES OF CFW

Cash for work is administratively intensive and complex. A robust operational structure is required to ensure the timely start of project activities, including the distribution of quality material and tools, as well as the identification of safe and appropriate methods for the delivery and distribution of cash (see [CARO ICT4D Newsletter](#) on challenges with mobile payments). With families planning their spending around this additional source of income, and with limited access to safety nets, delays in the activities may drive families to employ negative coping strategies, such as borrowing money.

While CFW activities have a significant short-term impact on targeted infrastructure, the sustainability of rehabilitation efforts can be limited. This is typically the case for CFW projects where the main objective is temporary employment—the hiring of the maximum number of individuals—and where budgets for materials, tools and contracting of specialized machinery and services is limited. CFW requires substantial technical expertise to ensure safe, quality infrastructure work. Also, technical monitoring during activities and for later maintenance can be hard to ensure as local technical authorities, communities and CFW committees may lack the incentives, inputs and means to carry these out.

Thorough gender, protection and diversity analysis are key to ensuring a "Do No Harm" approach. While CFW can encourage the integration and participation of women and other



Cash for work in Boda, CAR.
Photo by Michael Stulman/CRS

marginalized groups in an area, it can also create a reverse protection issue: such as increased communal tension or higher rates of illness among more vulnerable workers. Looking beyond participation ratios, selection criteria need to be adapted and roles differentiated and refined, to ensure that all segments of the population can safely contribute to and benefit from such activities.

Effective CFW projects require intensive oversight and MEAL systems. While CFW remains an appropriate and dynamic solution for many contexts, responding agencies need to invest sufficient human, technical and financial resources to ensure success and also the safeguarding of beneficiaries. To this end, technical expertise, equipment and inputs, such as tools and machinery, must be budgeted for and employed from the start of the project. Similarly, monitoring and evaluation systems must be adapted and strengthened to assess, evaluate and monitor protection considerations for the specific activity and context. Finally, mitigating measures should be incorporated into program design to ensure beneficiary safety.

Leading coordination efforts

Cash working groups, or CWGs, can help to coordinate cash and voucher assistance activities among diverse actors in a humanitarian response. They provide an environment for strategic engagement with practitioners and shared learning, often develop minimum standards for greater coordination and alignment across agencies, and advocate for good practice and policy on behalf of the most vulnerable among donors and key stakeholders.



Cash working groups can help to coordinate cash and voucher assistance among diverse actors in a humanitarian response. *Photo by Michael Stulman/CRS.*

At the 2016 World Humanitarian Summit, the Grand Bargain was launched in an effort to reduce the humanitarian financing gap by improving aid delivery and efficiency. Signed by 53 donor governments, UN agencies and INGOs, its goals are to improve coordination as well as efficiency in humanitarian financing. Signatories of the Grand Bargain agreed on 10 priority work streams addressing a range of issues, including greater transparency, an **increased use of cash**, a reduction in earmarking, greater support for local responders,

simplification of reporting, and addressing the gap between humanitarian and development aid.

In line with the Grand Bargain's commitment to increasing the use and coordination of cash-based programming, CRS is actively involved in CWGs throughout the region. In **Cameroon**, for example, CRS—a standing member of the CWG—was instrumental in the finalization of the minimum expenditure basket for the Far North region, and supported the group by

sharing its market assessment tool, carrying out data collection and contributing to the analysis.

In **Chad**, CRS acts as a co-facilitator of the CWG on a rotating basis and, in some instances, has taken on a more active leadership role.

In Tanganyika Province of **DRC**, where greater collaboration and coordination among actors was needed, CRS launched the Kalemie CWG in October 2016 and has acted as the main facilitator ever since. Recently, along with UNHCR, the CWG ran a series of workshops throughout the country on cash-based shelter programming. Another workshop series on protection-centered cash delivery is in development with the Protection Cluster.

In **Nigeria**, in August 2018, CRS was asked to take on the co-leadership of the Borno State CWG, in partnership with OCHA. At least 61 members take part in the group, and half are active in CVA programming.

Training and resources

- *MARKit: Price monitoring, analysis and response kit 1.0* (MARKit 2.0 forthcoming): <http://www.cashlearning.org/resources/library/718-markit-price-monitoring-analysis-and-response-kit>
- CAT User Portal: <https://crsorg.sharepoint.com/sites/CATUserPortal/SitePages/Home.aspx>
- CRS' *Cost-effectiveness analysis of cash-based food assistance projects: A case study and discussion paper of findings in Niger*: <https://www.crs.org/our-work-overseas/research-publications/cost-effectiveness-analysis-cash-based-food-assistance>
- Multipurpose cash indicators (please send any comments and feedback to Geraldine.bricks@crs.org): <https://docs.google.com/document/d/1DcZm56yxsKZ55ckjaqLLwHZ8JvDVtUG8KnsITGetEUw/edit#heading=h.gjdqxs>
- CRS' *Commitments: World Humanitarian Summit*: https://www.crs.org/sites/default/files/crs-files/crs_commitments_for_world_humanitarian_summit_may_2016.pdf
- *The Grand Bargain explained: An ICVA Briefing Paper*: https://www.icvanetwork.org/system/files/versions/Grand_Bargain_Explained_ICVAbriefingpaper.pdf
- CRS EFOM CVA Guidance: <https://efom.crs.org/efom/emergency-field-programming-manual/market-based/>
- CaLP's Glossary on CVA: <http://www.cashlearning.org/resources/glossary>
- CaLP Recommended CVA training: <https://kayaconnect.org/course/info.php?id=496>
- CARE's *Cash & Voucher Assistance and Gender-Based Violence Compendium*: https://reliefweb.int/sites/reliefweb.int/files/resources/1557937891.CVA_GBV%20guidelines_compendium.FINAL_.pdf

Investing in proven approaches and further study



Christine Vuguziga, 29, is a member of a community health association in Rwanda, which promotes good nutrition and improved sanitation in the community. At her home, she has vegetable gardens to supplement the meals she prepares for her son and other children in the household. The gardens were made possible through a CRS-organized Savings and Internal Lending Community group loan, as part of the Gikuriro project, funded by USAID.

Photo by Michael Stulman/CRS

In 2015, in Rwanda, CRS participated in a USAID-funded multi-agency study that compared the use of cash to investments in integrated, community-based nutrition programming in achieving nutrition outcomes under CRS' five-year Gikuriro project. Communities were randomized to receive either the Gikuriro intervention package from CRS, or a cash transfer from Give Directly. Families in the cash transfer group received either a "cost-equivalent" transfer approximately equivalent to what CRS would spend, per family, to deliver Gikuriro (about \$100), or a large cash transfer (over \$500) that Give Directly thought would have the greatest impact.

The study found that: *"Overall, neither Gikuriro nor the cost-equivalent cash transfer had an impact on any of the primary outcomes (child growth, household dietary diversity, maternal or child anemia, household consumption, or wealth) within the period of the study.*

However, the larger cash transfer led to improvements in consumption, dietary diversity, height-for-age [stunting], child mortality, savings, assets and house values."

The measurable decrease in stunting in just one year from the large cash transfer is hard to ignore. **However, cash was only more effective when the transfer was five times as large, suggesting that more resources may be more important than the type of resources.**

The study also found that, while the CRS Gikuriro integrated nutrition program had spillover benefits for non-participating households, the Give Directly cash-only intervention did not.

While the study led to a number of media articles stating that cash was more effective than integrated programming, the real question is not *whether*, but *when and how* to use cash. Chronic poverty is a complex

and multi-causal problem. Both existing evidence and field experience show that meaningfully addressing it requires a variety of approaches relevant to the context.

Continued research will likely find that a combination of cash, plus longer-term development approaches ("cash +"), result in the most sustainable solutions. In the meantime, we should continue to invest in both proven approaches and further study that includes looking at the effectiveness of a "cash+" approach, over various time horizons.

For example, it is expected that Gikuriro's five-year gains will compound over time. Thus, after the project's second year, an evaluation documented an increase in women's dietary diversity and decreased diarrhea prevalence, meaning that a longer-term study may yield useful recommendations for future programming.

Staff Spotlight

KATHLEEN GORDON
Emergency Coordinator
Democratic Republic of the Congo



A CRS colleague shares their relevant perspective and experience

How do the emergency team and partners determine which approach is appropriate?

All responses start with a detailed market assessment to evaluate market capacity, prices, access to the area (physical and security) and beneficiary needs and preferences. Given the security context, it can be difficult to deliver cash, so we often work through financial service providers, or FSPs, who deliver the cash or use an option such as mobile money to get the cash to target families. To improve the capacity of FSPs, a CWG task force has been developed to evaluate available FSPs and train interested private partners in NGO cash programs and working with FSPs.

How do you deal with a lack of accessibility and security? The most innovative thing we can do in certain contexts is sometimes make the decision *not* to deliver CVA. Responsible CVA means that you have properly evaluated whether it is the most appropriate assistance delivery mechanism. While it can be an interesting challenge to find ways to deliver cash in extremely remote areas—for example, we have used helicopters to send staff with cash, and paid motorcycles to transport vendor food for voucher fairs—we want to be sure beneficiaries are able to spend the cash, and are not in areas that are without functioning markets. CRS beneficiaries have reported at times that they prefer a distribution because of greater quality control, especially for food in remote areas.

What specific benefits have CVA projects brought to the emergency responses? We have seen that CVA can reduce operating costs, and requires fewer logistics to set up. In a country where roads are poor and trains are behind schedule, it is important to have the flexibility that CVA offers. **All assistance is appreciated by communities; but, when using cash, vouchers or electronic cash systems, you can sense a difference in the pride that people feel from the ability to manage their funds and choose what items are most needed for their individual family.** For communities who are often displaced and used to being given the standard NFI or food package, it is empowering for them to be able to decide how to spend the funds.

Any last thoughts or insights about CVA you'd like to share? All of our projects have built-in flexibility. In an emergency context, things are never the same as when we write our proposals and when we arrive in an area to deliver assistance, and it is important to account for that. Also, every community is different, and what works in one town might not work in another, even if it's just 50 kilometers away. Being able to choose between vouchers, cash and direct distributions at the start of each new intervention ensures that we are using the most appropriate and responsible modality for that community. It is important to take the time at that start of each intervention to carry out a market and a conflict sensitivity analysis. CVA brings in a large number of resources, not only for the direct beneficiaries, but also for the local markets where the cash or vouchers will be spent. This can create conflict, so it is important to discuss potential conflicts openly with communities to find the best solutions that allow people to have the most appropriate assistance for their relief and recovery.

.....
The most innovative thing we can do in certain contexts is sometimes make the decision *not* to deliver cash and voucher assistance.



For more information on the initiatives highlighted in this newsletter, please contact:

**Flexibility in Emergency Response
DRC**
kathleen.gordon@crs.org

**Partnering with Project Vendors
Nigeria**
aude.bertrand@crs.org
Humanitarian Response Department
john.mulqueen@crs.org

**Spillover Effect of C&V
Nigeria**
aude.bertrand@crs.org
Cameroon
kareen.cerdena@crs.org

Challenges of CFW
alexandra.causton@crs.org
giulia.frontini@crs.org

**Leading Coordination Efforts
Cameroon**
kareen.cerdena@crs.org
Chad
ngueadoum.madjastan@crs.org
DRC
elie.murhula@crs.org
Nigeria
aude.bertrand@crs.org

**Investing in Proven Approaches
Rwanda**
meredith.stakem@crs.org

Trainings/Resource Questions
geraldine.bricks@crs.org