



# Cash Transfer Guide: Western Cote d'Ivoire

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Election Violence - Humanitarian Crisis 2011

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## Glossary of Terms

ACF	Action contre la Faim (Action Against Hunger)- NGO
CaLP	Cash Learning Partnership – Inter-NGO initiative. Steering Committee Members: ACF, British Red Cross, NRC, Oxfam GB, Save the Children UK
COOPEC	Cooperative d’Epargne et du Credit de la Cote d’Ivoire
CFW	Cash for Work / Argent contre travail
C/V	Cash and/or Vouchers
CVWG	Cash & Vouchers Working Group
DRC	Danish Refugee Council
FAO	UN Food and Agriculture Organisation
HH	Households
ICRC	International Committee of the Red Cross
IRC	International Rescue Committee
MFI	Microfinance Institution
ONUCI	UN peacekeeping mission in Cote d’Ivoire
SIB	Societe Ivoirienne Banque
UNICEF	UN Children’s Fund
WFP	UN World Food Programme

## 1. Cote d'Ivoire Context

After nearly ten years of civil strife following elections in 2002, the disputed presidential election of November 2010 again plunged Cote d'Ivoire into political violence. Hundreds of people have been killed, 300 000 are internally displaced in Abidjan and the west, and 180 000 Ivoirian refugees remain in Liberia.<sup>1</sup> The arrest of former President Laurent Gbagbo on 11 April 2011 and acceptance of Alassane Ouattara as the new head of state did not immediately bring peace. Amnesty International reports that forces loyal to both politicians committed crimes against humanity and war crimes in the west of the country, including gender- and ethnic-based violence, as late as 9 May 2011.<sup>2</sup>

Continued insecurity in the western regions of Moyen Cavally and 18 Montagnes poses challenges to return and recovery. Armed elements nominally connected to Ouattara's Forces Republicaines de la Cote d'Ivoire (FRCI) run checkpoints from Abidjan to Man, the regional capital, and along the main routes from Man to Toulepleu and Danane, where they extort money from passenger and commercial vehicles.<sup>3</sup> Where checkpoints have recently been disabled, there has been at least one report of road banditry.<sup>4</sup> Thousands of civilians continue to shelter in camps in Duekoue, a town where massacres occurred, and avoid even venturing as far as the local market. Many villagers from Duekoue to Toulepleu are afraid to return to their farms, citing the presence of armed persons in the bush. These areas were most directly affected by the conflict and in need of physical and economic reconstruction.

Humanitarian organisations in the west are supporting thousands of civilians living in camps and with host families, and the few beginning to return to their villages and farms, to meet their basic needs. The conflict obliterated the planting season for cereals, tubers, corn and some vegetables and disrupted preparation of cash crops. Supply of food, hygiene and household items from Abidjan to western wholesalers has yet to reach pre-conflict volumes. In Man some wholesalers have substituted Abidjan supplies with direct, more expensive imports from neighboring countries. Prices of food and basic needs items have risen, and households have not been able to gain their usual revenue from seasonal labor. Purchasing power is low and vulnerable households are at risk of using negative coping strategies during this exacerbated lean season. Immediate and longer-term initiatives are necessary in order to rebuild lives—including access to shelter, water and sanitation, psychosocial and medical care—and livelihoods.

The emergency response in the Western regions has focused thus far on distribution of food and agricultural inputs (e.g. seeds, tools, fertilisers) and hygiene kits, but some actors are keen to engage in cash and/or voucher activities to complement in-kind support and jump-start economic recovery. The West had financial infrastructure such as banks, MFIs, and local rotating savings and credit associations (*tontines*) prior to the conflict, and as these re-open and security allows for returns, they should be able to support some level of cash transfer programming. By engaging in early discussions on transfer modalities and delivery mechanisms, best practices can be shared and promoted.

**Note:** The security and humanitarian information in this guide is current as of July 1, 2011. Information on NGO activities has been provided by the NGOs themselves or via situation reports. Any mistakes in this guide are the author's own.

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<sup>1</sup> OCHA: Côte d'Ivoire Situation Report Number 9, 03 June 2011. OCHA: Bulletin d'information humanitaire en Afrique de l'Ouest et du Centre, mai 2011.

<sup>2</sup> Amnesty International: Cote d'Ivoire: Six months of post-electoral violence, April 2011.

<sup>3</sup> Some checkpoints were present before the 2011 conflict. But their number increased, along some routes as much as threefold, as well as the amount of money extorted.

<sup>4</sup> On 5 July 2011 between Bangolo and Duekoue.

## 2. Stakeholder Analysis: Current and Potential C/V Actors in western Cdi

International Organisations	Current programmes relevant to C/V	C/V experience	CaLP- or EMMA-trained staff; Cdi EMMA participation
IRC	Health, GBV, human rights, social cohesion, and economic recovery and development. Existing economic development projects in the départements of Bangolo, Duekoue and Kouibly including social cohesion, support to youth and women's groups and small farmers.	Not in the west. Small CFW programme for returnees in Yamossoukro (centre of the country) following the 2002 crisis. Extensive regional experience in developing income-generating activities. Planning cash-based interventions for emergency response.	2 EMMA leaders (both EMMA-trained) 3 EMMA enumerators 1 staff participated in CaLP Level 1 training
Oxfam GB	Started up in Cdi April 2011. Food security and WASH from Duekoue to Guiglo including camps, towns and villages.	Extensive institutional experience, CALP steering committee member. Currently implementing a voucher-for-food kits project. Planning cash grants for urban livelihoods recovery in Duekoue.	CaLP Coordinator/ Oxfam HSP is EMMA-trained, EMMA participant 1 EMMA enumerator
ACF	Food security and livelihoods, nutrition, and WASH, including canteens and commodity food vouchers (fresh foods, rice and oil) in towns and	Extensive institutional experience, CALP steering committee member. Currently implementing a voucher-for-fresh foods project in Danane (see Case	2 EMMA enumerators 2 CaLP Level 1 training participants

	villages in Danane département.	Study in annexes). Have just added cereals to their vouchers project.	
Save the Children (Sweden)	Food security and livelihoods, nutrition, NFIs, WASH, health, protection.	Extensive institutional experience, CaLP steering committee member. Currently implementing cash grants for food in Zouan-Hounien. Planning cash grants for livelihoods recovery in Guiglo, Bolequin and Toulepleu.	1 EMMA enumerator 2 CaLP Level 1 training participants
ICRC	Agriculture and food security: distribution of seed kits, food kits, and household NFI/hygiene kits on the Bolequin-Toulepleu axis.	Planning a CFW programme in Bangolo.	1 CaLP Level 1 training participant
FAO	Agriculture: distribution via partners of rice and corn seed kits, inputs and tools.	No current staff experience, but have expressed interest in vouchers.	1 CaLP Level 1 training participant
WFP	Distribution of food kits of cereals, salt and oil. Rapid market assessment focused on rice and cacao. Planning a Food for Work pilot in Toulepleu.	[Large-scale cash grant programme with ACF in Abidjan. ]	2 CaLP Level 1 training participants
UNICEF	Nutrition, child protection, WASH, including some NFIs	Institutional knowledge of NFI fairs from Congo. No plans for C/V in Cdi.	Non
DRC	Food security and	Some local experience in	1 CaLP Level 1 training participant

	agriculture, protection	cash grants and CFW. Possibly CFW and/or cash grants for shelter in future.	
NRC	Was about to shut down their programme when the crisis hit. Now re-opening but not clear what their activities will be.		
CARE		Ongoing CFW in Man as part of development programme.	
ACTED		[Cash-based interventions in Abidjan.] Potential intervention in Bolequin and Toulepleu but not necessarily cash-based.	
Solidarités International		[Cash-based interventions in Abidjan.] Not present in the west but may implement voucher-for-food programme in bordering Haut Sassandra (central region).	
<b>National Organisations</b>	<b>Current programmes</b>	<b>C/V experience</b>	<b>CaLP- or EMMA-trained staff</b>
International VIH/SIDA Secours (IVS)	HIV/AIDS , WASH (with Save the Children)	No	1 CaLP Level 1 training participant
IDE-Afrique	HIV/AIDS, GBV, agriculture, protection, nutrition	No	1 CaLP Level 1 training participant
Programme Nationale de Réinsertion et Réhabilitation Communautaire (PNRRC)	Demobilisation and reinsertion of former combatants	Small cash grants to accompany vocational training	1 CaLP Level 1 training participant

## 2. Challenges and Risk Management for C/V programmes in western CDI (as identified by the CVWG)

### General Humanitarian Challenges and Mitigation Measures

Challenge	Mitigation
<p><b>Insecurity</b> limits civilian movements, market integration, transport, the spread of financial and monetary products and services, and humanitarian aid.</p> <p>Particularly from Bolequin to Toulepleu, rural returnees are afraid of <b>armed individuals</b> in their fields, which deters them from returning to farming activities. In one village near Bolequin, the village chief even mentioned a ‘black list’ of returnees targeted for harassment or killing.<sup>5</sup></p> <p><b>Checkpoints</b> all the way from Abidjan to Man, and within the Moyen Cavally region along all the major roads have been a major obstacle to market recovery. Wholesalers, transporters, small traders, and individuals have limited their movements as they cannot afford the “taxes” extorted by armed elements along the roads.</p>	<p>Aside from ICRC and DRC who began food and seed distributions, most NGOs did not have security clearance for the areas and roads around Bolequin and Toulepleu until quite recently (June 2011).</p> <p>NGOs, Red Cross and UN agencies are beginning to conduct <b>security, needs and return intention assessments</b> in sensitive areas. ONUCI will apparently set up new bases in the West, and has supported the government to begin <b>dismantling checkpoints</b>.</p>
<p><b>Poor coordination</b> of coverage and plans by humanitarian actors. This has been identified as a challenge across all programme sectors.</p>	<p>C/V actors have initiated an effective <b>Cash &amp; Vouchers technical working group</b> for programmes.</p>
<p><b>Identification and registration</b> of conflict affected and vulnerable households has been a challenge, making <b>targeting</b> difficult. This</p>	<p>In the absence of any recent household economy assessments, C/V actors are conducting pre and post conflict <b>vulnerability</b></p>

<sup>5</sup> Oxfam field assessments. See Amnesty International report “Six months of post electoral violence in Ivory Coast,” June 2011.



<p>is due in large part to the complexity of slow and partial returns (some household members in camps, some abroad, some in fields/bush, some in villages).</p> <p>Villagers who did not seek shelter in camps or with host families (“stayees”) may be as or more vulnerable than registered IDPs or returnees, particularly if they have not had access to humanitarian aid during the conflict.</p>	<p><b>assessments and wealth rankings</b> in target areas. Existing and potential C/V actors also participated in the recent <b>EMMA study</b>.</p>
<p><b>Low capacity and limited number of financial and money transfer service providers.</b> Difficulty of working with traders, banks, MFIs, and money transfer institutions. Some have lost staff and assets, others have limited staff and logistical capacity, and registered financial institutions lack scale-up capacity.</p>	<p>C/V actors continue to <b>monitor the re-opening of financial institutions and the capacity of local traders</b> to potentially engage in cash- or voucher-based interventions. Some actors are already working with a local MFI and local traders to the extent possible (such as ACF, Oxfam- see Case Studies).</p>
<p><b>No comprehensive, coordinated return strategy</b> by the humanitarian community. Food security, shelter, and NFIs are cited as some of the most important needs by communities, and will need to be addressed in a comprehensive manner in order to facilitate recovery.</p>	<p>The CVWG has discussed <b>food basket amounts</b> and circulated a table of related interventions. The need for research into <b>shelter and NFI package costs</b> was also discussed, although information has not yet been shared. The CVWG is also beginning to discuss the use of cash-based interventions for livelihoods recovery, both for agricultural and commercial activities, including <b>amounts necessary for recapitalisation</b> of urban micro-businesses.</p>
<p><b>No regional experience in cash and vouchers.</b> Local authorities are wary of C/V projects as the mechanism is unfamiliar to them. Staff does not have C/V experience; they lack confidence to implement C/V projects and didn’t not know where to access relevant tools. There have also been a number of microfinance-related development projects in the past that left some traders in debt, so these actors are also very cautious about cash-based interventions.</p>	<p><b>Establishment of Cash &amp; Vouchers Working Group, CaLP focal point support</b> to the Working Group, <b>CaLP Level 1 training, sharing of C/V tools</b> through the Working Group</p>

## Specific Regional C/V Challenges and Mitigation Measures

Département (color represents level of impact of conflict)	C/V Actors	Challenges to C/V	Mitigation underway	External support needed
<b>Toulepleu</b>	DRC (planned-Oxfam, potential-Save, ACTED)	Insecurity (checkpoints, armed groups, reports of continued violence) resulting in: <ol style="list-style-type: none"> <li>1. Lack of humanitarian access</li> <li>2. Restriction of civilian movement to neighboring villages and markets due to fear and limited transport</li> <li>3. Reduction in regional market integration due to limited transport and checkpoint taxation</li> <li>4. Continued closure of already limited number of financial and money transfer service providers</li> <li>5. Asset loss of financial and money transfer service providers (due to looting)</li> </ol>	Rapid village needs assessments (Oxfam)  Security and protection assessments including return intentions (Oxfam, DRC, CARE, UNHCR)  Direct delivery of cash in envelopes (DRC)	Advocacy with ONUCI and govt for security and protection
<b>Blolequin</b>	(planned- Oxfam, potential- Save)	Same as above	Rapid village needs assessments (Oxfam)  Security and protection assessments including return intentions (Oxfam DRC, CARE)	Advocacy with ONUCI and govt for security and protection

<b>Guiglo</b>	Oxfam, DRC, (planned- Save)	Insecurity (checkpoints, armed groups, fear of attack) resulting in: 1. Restriction of civilian movement to neighboring villages and markets due to fear and limited transport 2. Reduction in regional market integration due to limited transport and checkpoint taxation 3. Continued closure or slow reopening of an already limited number of financial and money transfer service providers 4. Asset loss of financial and money transfer providers (due to pillaging)	Rapid village needs assessments (Oxfam)  Security and protection assessments including return intentions (Oxfam, DRC, CARE)	Advocacy with ONUCI and govt for security and protection
<b>Duekoue</b>	Oxfam, (potential-IRC)	Insecurity (checkpoints, armed groups, fear of attack) resulting in: 1. Restriction of civilian movement to neighboring villages and markets due to fear and limited transport 2. Reduction in regional market integration due to limited transport and checkpoint taxation 3. Continued closure or slow reopening of an already limited number of financial and money transfer service providers 4. Asset loss of financial and money transfer providers (due to pillaging)  Camp-bound IDPs who fear venturing	Using vouchers for food kits from a local trader for camp-based IDPs (see Case Study)  Researching options for micro-enterprise recovery support via cash or coupons in Carrefour (Oxfam)	Advocacy with ONUCI and govt for security and protection: 1. On major routes and in fields 2. Between IDP camps and local markets with protection in markets 3. Town security (ONUICI or police) to reassure financial and money transfer institutions <i>Note: Checkpoint dismantling started in June 2011, but the first week of July there were</i>

		to local markets <sup>6</sup>  Unique urban context of Carrefour		<i>reports of road bandit attacks on the road between Man and Duekoue</i>
<b>Zouan Hounien</b>	Save, (planned-DRC)	Market disruptions (supply, transport)		
<b>Danane</b>	ACF, (potential-ICRC, Save)	Host family food security and livelihoods strained by presence of IDPs  Market disruptions (supply, transport)  Zone was affected by conflict in 2002, which created unemployment and damaged livelihoods. Precarious revenues for the population since that time	Fresh food, rice and oil vouchers for host families and for IDPs without host support via local market vendors whose livelihoods were damaged / destroyed, during the lean season	Advocacy for dismantling of checkpoints
<b>Kouibly</b>	(planned- IRC)			
<b>Bangolo</b>	(planned- IRC, Save, potential-ICRC)	Host family food security and livelihoods strained by presence of IDPs		Advocacy for dismantling of checkpoints

<sup>6</sup> A number of Duekoue market stalls were burnt down in June 2011.

## Do No Harm: Risks and lessons to consider

General risks of humanitarian action that apply to C/V	Details
Humanitarian pull factor	Humanitarian interventions represent one indicator of improved security for displaced populations. A combination of support to IDPs and returnees, since actual status can be fluid, can help to balance competing pull factors and cover gaps in camps and villages.
Exacerbating tensions over land tenure and access to land	Land access and ownership remains a sensitive issue. Related indicators will be taken into account through vulnerability and wealth ranking research.
Targeting creates tensions between beneficiaries and non-beneficiaries	In a post-conflict environment, tensions between ethnic and other groups and ethnicities within villages and regions is particularly sensitive and must be closely monitored.
Risks particularly associated with C/V	Details
Security of beneficiaries and staff	Checkpoints with taxes run by armed elements, and armed groups in the rural areas represent a threat to civilians' safety and security and that of their assets. Cash allows for greater choice and mobility by beneficiaries, but in some cases may be easier to extort or tax than in-kind distributions. Checkpoints from Man to Duekoue and Guiglo are being dismantled, but already there has been a report of a road bandit attack between Man and Duekoue. In the most sensitive areas the level of security particularly for beneficiaries is not assured.
Inflation	As markets slowly recover, C/V actors will need to closely monitor prices and operate within the existing market chain as much as possible (e.g. using local retailers and wholesalers for voucher and fair projects.)
Risk Management for C/V – lessons from other emergencies	Example
Basic needs (food, water, shelter, health) must be covered, either by C/V or in-kind distributions, before cash transfers for livelihoods recovery can successfully meet their objective	In Haiti following the 2010 earthquake, Cash for Work amounts set by the government based on the minimum wage were too low, in most cases, for participants to save or invest in income-generating activities. CFW revenues were used to cover a portion of basic needs, but other interventions were necessary in order to help beneficiaries restart their livelihoods.
Cash grants should be of a necessary and sufficient amount to cover the intended objective, based on context-specific 'basket' or 'package' research	In Haiti, Oxfam GB covered a portion of food needs via canteens to protect livelihoods cash grants. Some of the most vulnerable households who received livelihoods grants but did not receive canteen or other support for basic needs were not able to spend their cash grants as intended on livelihoods recovery.
Vulnerable households have various capacities and competing needs, and their participation in assessments is key to understanding necessary and sufficient amounts for food, NFIs, shelter, restocking, etc.	The NFI Cluster in RD Congo conducted research on monetary values per household of standard and 'light' NFI packages and of emergency, transitional, and reinforcement shelter packages.

### 3. Response Options: Potential C/V based projects

Please note that these are ideas for projects that could be integrated into larger, comprehensive programmes - not stand-alone interventions.

Cash transfer modality	Objective	Research / decision on amounts by C/V actors?	Payment method & Delivery mechanism	Potential partners	Level of flexibility and monitoring needed	Type of security needed
Vouchers to be used for goods from local retailers	<ul style="list-style-type: none"> <li>- Access to food; food diversity</li> <li>- Access to NFIs for hygiene, household, shelter</li> <li>- Seeds and/or tools restocking for individuals or groups</li> <li>- All: local market recovery</li> </ul>	<ul style="list-style-type: none"> <li>- Food baskets discussed and info shared</li> <li>- Shelter/NFIs identified for info-gathering</li> <li>- Info on composition, prices and local suppliers of seeds &amp; tools kits available</li> </ul>	<ul style="list-style-type: none"> <li>- Voucher distribution</li> <li>- Payment to retailers via bank or cash in envelopes</li> </ul>	<ul style="list-style-type: none"> <li>- Local retailers</li> <li>- COOPEC, BACI or SIB to pay retailers</li> </ul>	High	Secure access for beneficiaries to local retailers, who are usually grouped in local markets (depending on distance from beneficiaries to retailers, could be local or regional)
Fairs (gathering vendors in one location to create a market environment)	<ul style="list-style-type: none"> <li>- Access to food; food diversity</li> <li>- Access to NFIs for hygiene, household, shelter</li> <li>- Seeds and/or tools restocking for individuals or groups</li> <li>- All: local or regional market recovery</li> </ul>	See above	See above	See above	If one time only-Medium	Adequate road security for local retailers and/or wholesalers to transport items to the fair; secure access for beneficiaries to access the fair (could be in a village)
Cash for work	<ul style="list-style-type: none"> <li>- Rehabilitate fields, homes, community seed storage facilities and other</li> </ul>	No	Payment to workers via MFI or cash in envelopes	COOPEC	High	Adequate security for workers to access work area and MFI, if using for

	<p>infrastructure</p> <ul style="list-style-type: none"> <li>- Provide revenues for vulnerable households during the lean season</li> </ul>					payment
Unconditional cash grants	<ul style="list-style-type: none"> <li>- Vegetable garden input restocking (women's livelihoods)</li> <li>- Seed protection</li> <li>- Commercial activity recapitalisation for individuals</li> <li>- Communications for family reunification / psycho-social (phone + credit)</li> </ul>	<ul style="list-style-type: none"> <li>- No</li> <li>- No</li> <li>- Small business recapitalisation amounts- Oxfam</li> </ul>	Cash envelopes or money transfer	<ul style="list-style-type: none"> <li>- COOPEC</li> <li>- Orange Money when re-opened</li> </ul>	Medium	<ul style="list-style-type: none"> <li>- If using money transfer method, security for beneficiaries to and from point of payment (agent, branch)</li> <li>- Secure access for beneficiaries to neighboring villages, local or regional markets depending on where items are located</li> </ul>
Safety nets (regular cash transfers) for the most vulnerable	<ul style="list-style-type: none"> <li>- Cover basic needs and debt- for rural households without access to land and urban residents</li> </ul>	No	Cash envelopes or money transfer	<ul style="list-style-type: none"> <li>- COOPEC</li> <li>- Orange Money when re-opened</li> </ul>	Medium	See above

## 4. Assessments and M&E relevant to C/V projects

### Cote d'Ivoire Crisis Impact Assessments

- ACF : Impact de la crise post- électorale sur les marchés et les paniers alimentaires (Nov-Dec 2011) ; Evaluation rapide en sécurité alimentaire et moyens d'existence dans l'Ouest de la Côte d'Ivoire (Jan 2011)
- Save the Children : Multi Sector Rapid Needs Assessment, Cote d'Ivoire Crisis (Apr 2011)
- Oxfam : Western Côte d'Ivoire Assessment Report (11-27 Apr 2011)
- PAM : Marchés et réponse humanitaire en Cote d'Ivoire (May-June 2011)
- IRC : Emergency Market Mapping and Analysis (EMMA) : Dried fish market and Rice seed market (Jun-Jul 2011)
- Oxfam, CARE International et DRC : Protection and return intentions assessment (in process : Jul 2011)

### Tools adapted to local context and validated by the CVWG

- Post-distribution monitoring questionnaires (3) – ACF, Oxfam, Save the Children
- Wealth ranking – *approved, and should be used by CVWG members across all zones covered in the West*
- Comparison of food baskets

### Key indicators for C/V projects in this post-conflict context

- Protection- illegal taxation, checkpoints, political or ethnic targeting or exclusion
- Security at all reception and transaction points
- Displacement status (displaced in camps or in the bush, returnee, resident, refugee, host family, etc.)
- Return intentions

### Indicators that should always be included in M&E of C/V projects

Process	Impact
Preferences: do beneficiaries prefer cash or coupons? Cash or commodity coupons? Going to the market or bringing the market to them (fairs)?	Impact on household income and spending
Satisfaction with payment modality	Timing of the cash grant- did it come at a critical moment?
Security at all reception and transaction points (voucher or cash reception, in the market, etc)	Market impact: Price changes, inflation, changes in supply and demand
Comprehension of process by all parties involved (vendors, MFI, beneficiaries)	Met objectives e.g. nutritional diversity, livelihoods recapitalisation, shelter, NFIs



## Frequency and use of M&E tools by 3 major CVWG actors

	<b>C/V and Beneficiary Numbers</b>	<b>Tool</b>	<b>Frequency and number of PDMs</b>	<b>Sample Size</b>
<b>Oxfam</b>	Vouchers for food kits via local wholesaler: 4,000 HH	Feasibility study/ rapid assessment  PDM questionnaire  Impact evaluation	1  1 after the first tranche of a three-part voucher distribution  1 at the end	10% of beneficiaries  10% of beneficiaries
<b>ACF</b>	Vouchers for fresh food (4 months), rice and oil (2 months) via local market vendors: 2,500 HH and 165 vendors	Feasibility study  Baseline x 2 (1 for HH, 1 for vendors)  PDM questionnaire x 2 (1 for HH, 1 for vendors)  Impact questionnaire x 2 (1 for HH, 1 for vendors)  Focus groups with non-beneficiary vendors  Semi-structured interviews with non-beneficiary HH	1  1  1 PDM after each distribution  1 at the end  3  5-10	Baseline (after selection) and PDMs: 10% of beneficiary HH, 10% of non-beneficiary HH in each area, and 100% of vendors
<b>Save the Children</b>	Cash grants for food: 540 HH	Feasibility study/ rapid assessment  PDM questionnaire  Impact assessment	4 per household (once per week following each transfer)  1 at the end	20% of beneficiaries

## 5. Case Studies

### Case Study: ACF Fresh Food Vouchers in Danane and Mahapleu

<p><b>Objective:</b> Diversify diets and help relaunch local markets in areas affected by the recent conflict.</p>
<p><b>Number of target beneficiaries:</b> 2500 mainly semi-urban vulnerable households affected by the crisis (550 from villages, 1950 from towns of Danane and Mahapleu). 165 vendors: 110 for fresh foods + 55 for rice and oil.</p>
<p><b>Selection criteria for households:</b> 20% displaced households without host support, 65-70% host households, 10-15% vulnerable residents. Families with regular (at least 2 times a week) access to the markets in order not to destabilise the markets with an influx of clients on “market days”.</p> <p><b>Selection criteria for vendors:</b> 80% female retailers having lost clientele following the 2011 crisis. Other 20% are cereals and meat retailers, and wholesalers. Priority for female retailers who had stopped selling fresh fish due to the crisis.</p>
<p><b>Area:</b> Mahapleu and Danane small and large markets (3 markets total). Livelihoods include farming, hunting, fishing and business.</p>
<p><b>Duration:</b> 4 months for fresh foods (May-Aug), latter 2 months also rice and oil</p>
<p><b>Roll out strategy :</b> 4 areas (villages + towns in 2 areas) were rolled out in a staggered fashion, beginning with beneficiaries from villages.</p>
<p><b>Market selection factors:</b> Open every day, freedom of movement (people are not afraid to come to this market), consistent quality of goods, price/quantity ratio is consistent when not affected by major shocks such as the conflict.</p>
<p><b>Payment mechanism and frequency:</b> For market vendors via the COOPEC, an MFI. Different payment days for vendors from different markets, during an assigned period of 3 days twice/month. Meat vendors are the only exception: they requested advances which ACF could not deliver due to the lack of a local bank account (financial institutions were closed just after the crisis), so they decided to pay meat vendors 4 times/month. On ACF payment days, 2 COOPEC agents and 1 ACF monitor are dedicated to the market vendors. COOPEC came up with their own database to count the number and type of coupons received, to calculate payment and keep a record of coupon use, which ACF approved. ACF staff members verify payment calculations and envelopes, and bring all vouchers back to ACF at the end of payment days.</p>
<p><b>Payment partner:</b> COOPEC: ACF categorised this MFI as an operational partner and signed a MoU. ACF negotiated around the mandatory account opening for 3 reasons: 1) market vendors did not want accounts; 2) the project did not include an objective for inclusion in formal financial institutions; 3) this is an emergency project lasting only 4 months.</p>
<p><b>Choice of transfer modality:</b> Women preferred vouchers to cash. They feared that cash would end up in the hands of men and would not be spent on food.</p>
<p><b>HR needs:</b> 1 Programme Manager, 1 Assistant PM, 1 Distribution Team Leader, 1 Finance Team Leader (at COOPEC), 5 Distributors, 3 Monitors (1/market), 3 Enumerators/Mobilisers. However, team is flexible and field staff may share or exchange roles as necessary, especially on market and payment days. Support staff from larger ACF team: 5% time of the Admin/Finance Manager.</p>
<p><b>Transition or exit strategy:</b> Since this is an emergency programme, the exit strategy</p>

will coincide with displaced people going back home. ACF will however continue to support households in this area (not necessarily with the same targeting strategy) through longer-term food security, agriculture and livelihoods programmes.

### **ACF Vouchers for Food in 10 steps:**

***Please note that steps have been simplified!***

1. Rapid Food Security Evaluation including market assessment
2. Feasibility study
3. Focus group discussions with communities – outline vulnerability criteria
4. Identification and information sessions for beneficiaries
5. Identification and information sessions for vendors
6. Baseline with selected beneficiaries (households and vendors)
7. More information sessions
8. Distribution, monitoring, information sessions – staggered and ongoing
  - a. 3-4 step distribution day process: Registration area; Waiting area (only for first distribution) + education about the beneficiary cards; Voucher distribution area; Information area ('how to...'), later on to include hygiene and nutrition education discussion groups as beneficiaries get more familiar with the process
  - b. Distributions happen in a weekly staggered fashion for the four geographic areas
9. 10 days after distribution (twice per month for 2 days per market group): payments to market vendors via COOPEC
10. Impact evaluation

### **Challenges and mitigation – ACF Vouchers for Food**

<b>Challenge</b>	<b>Mitigation response</b>	<b>Lesson learned/ conclusion</b>
In some markets, the price/quantity ratio was more competitive and/or vendors offered 'gifts' (mainly condiments such as Maggi spice cubes and ground pepper), which was attracting customers and creating imbalance between markets.	ACF asked vendors to stop giving 'gifts' ACF did not ask vendors to standardise quantities (which could have an impact on their regular clients), but established quotas for certain products Monitors reiterated programme terms and conditions to beneficiaries	Think about quotas in advance- yes or no? Take into account pre-existing market preferences
Beneficiaries tried to exchange one type of coupon for another e.g. greens for cabbage	Monitors reiterated programme terms and conditions to beneficiaries	Challenge for food diversity as ACF had put together a nutritional package Didn't constitute an operational challenge
Vendors sometimes gave smaller quantities than agreed with ACF to clients with coupons. They blamed	Monitors talked to vendors to reiterate the programme terms and conditions – each week prices and	Research showed that wholesalers did not cause price rises. In fact for 3-4 locally produced items,

their wholesale suppliers or intermediaries from the villages, who “knew they worked with” an NGO guaranteeing payment	quantities were agreed upon ACF conducted research to determine cause of price rises	vendors raised prices. For products coming from outside the area, price rises were due to other supply chain issues
For some key food items such as tomatoes and cabbage, supply on the local market could not meet demand	In order not to distort the market, ACF combined these two items into one voucher, so households alternated between the two products	Be flexible and adapt to local context
Market vendors were extremely reactive and elastic (2 days to restock) but often couldn’t calculate or predict their revenues over any given period – very low capacity for business management.	Helped retailers to calculate how much they would need to stock up in advance of ACF clients	ACF programme helped them better predict the volume of clientele and be more efficient – since they did not have cold storage they lost money on expired stock
COOPEC was supposed to dedicate staff to ACF clients, with ACF agents playing a supervisory role. In practice ACF agents were operational on payment days due to high client volume and low capacity of COOPEC to pay clients in a timely manner.	Ongoing discussions with COOPEC but due to their capacity limits, keeping ACF staff involved.	Clearly define in the contract the operational relationship between the NGO and MFI for vendor payment days
Negative impact on non-beneficiary female vendors who sell the same products as ACF vendors who only sold 1 product or who were not in the market every day (usually the smallest/ possibly most in need of support).	Considering grouping together these vendors.	Could decentralise the project to support smaller, local village markets depending on the context.
Even though families were given a range of days during which they could go to the markets, everyone went on the first day.	Monitors talked to beneficiaries to reiterate the programme terms and conditions Told certain beneficiaries to come on specific days (staggered)	Staggering works to some extent though some beneficiaries continue to come exactly on the Market Days
Lack of privacy for vendor payments at COOPEC	Staggered payment times and asked for a private room where vendors would be paid one at a time	

<p>Certain market vendors, particularly 1) retailers who are also wholesalers to other retailers, and 2) retailers who use strong marketing techniques, were much more successful than others in terms of client volume. This was due to geographic or social proximity, perceptions of quality, or marketing (e.g. dispatching children to bring clients to market stalls).</p>	<p>ACF will implement a voucher quota for certain products to ensure that all vendors maintain a minimum client pool</p>	<p>Quotas may be necessary in some cases</p>
<p>Communities did not know the nutritional value of the target food products</p>	<p>Monitors conducted nutrition education – people eat vegetables, but overcooked, and do not necessarily know the importance of regular proteinic food intake (especially for children and pregnant and lactating women)</p>	<p>Low nutrition knowledge. This shows the importance of putting in place, even in emergency context, “diet practices” training programme.</p>
<p>Initially fruits were included in the basket along with vegetables, meat and fish, but fruits were excluded from the programme because they were only rarely bought and sold in the markets</p>	<p>Monitors conducted nutrition education – people have access to fruit but don’t eat it regularly</p>	<p>Low consumption of fruits, lack of knowledge about fruit processing and fruit as part of a balanced diet</p>
<p>Some market stalls were not kept clean, which posed public health risks and which could deter clients</p>	<p>Monitors pass through the markets to educate vendors about hygiene and cleanliness</p>	<p>Educate the beneficiaries from the beginning about hygiene, encourage market vendors to maintain clean stalls to keep clientele</p>
<p>Access to credit and capacity for scale is an issue especially for small retailers</p>	<p>Will look into options for groups and microfinance</p>	<p>Look into cooperatives as an exit strategy for the smallest retailers</p>
<p>In some cases, the client base of market vendors changed due to the programme. This was theoretically not a problem for ACF, however the programme has caused</p>	<p>ACF monitors researched tensions to be sure that they were not ethnically-related and continue to monitor the situation, but fortunately ethnic tensions are low in this area.</p>	<p>Important to spread targeting information to non-beneficiaries. Be especially careful of exacerbating social tensions in a post-conflict context. Any type of</p>

<p>some disputes between vendors, and between beneficiaries and non-beneficiaries. (Tensions were more linked to jealousy issues.)</p>	<p>ACF discussed targeting information to non-beneficiaries.</p>	<p>targeting is in danger of creating these tensions! Where social cohesion is already fragile, this will be an issue to monitor closely throughout the programme.</p>
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## Case Study: Oxfam Vouchers for Food in Duekoue and Guiglo

<b>Objective:</b> Cover the gaps in WFP food rations for vulnerable households who did not receive a WFP ration or for whom the WFP ration did not adequately cover food needs.
<b>Number of target beneficiaries:</b> 3,250 vulnerable households in areas affected by the crisis: return, host and destroyed villages; and in IDP sites.
<b>Selection criteria for households:</b> IDPs, returnees and residents without access to land; host families <b>Selection criteria for suppliers:</b> Geographic proximity and accessibility; price stability (no excessive taxation on goods due to inflation or other market disruptions); recognised as a capable supplier in the area; capable of having required stock within 48 hours; financial capacity (Oxfam can't give more than 50% advance- internal procedures) including for bank account transfers; logistical capacity to deliver kits to site; agree to other Oxfam internal procedures as outlined in n MoU; agree to voucher approach
<b>Area:</b> Duekoue and Guiglo: 5 camps (official and random), 3 urban neighborhoods, 4 villages.
<b>Duration:</b> 3 months (May-July 2011)
<b>Roll out strategy:</b> Kits distribution per site every 15 days in a staggered fashion = 1-2 distributions per week.
<b>Payment mechanism and frequency:</b> Bank transfer from Oxfam to the supplier: 50% of the total in advance/other 50% at the end, for each of the 3 distributions.
<b>Payment partner:</b> Banque Atlantique in Man.
<b>Choice of transfer modality:</b> Limited number of suppliers, financial institutions and limited market capacity following the crisis. Only one supplier with capacity to provide all required items at required scale and meet other selection criteria.
<b>HR needs:</b> 1 Coordinator, 4 Programme Officers, 1 Finance Officer (planned but came through very late). On-site: 2 Community Distribution Officers + 6 Distribution Assistants, 2 Community Mobilisation Officers + 9 Community Mobilisation Assistants
<b>Exit or transition strategy:</b> 4 <sup>th</sup> distribution to cover the gaps for people with vouchers who were absent from a distribution. Community mobilisation to inform people about continuity of work in their villages of origin/return in agriculture and economic recovery support.

### Oxfam Vouchers for Food Kits in 10 steps:

*Please note that steps have been simplified!*

1. Rapid assessment in the area including stakeholder and financial institution analyses
2. Identified traders and submitted names to Oxfam logistics and finance departments for verification and approval
3. Beneficiary identification and registration
4. Determined kit with community and based on complement to WFP rations
5. Negotiated kit prices with trader/supplier
6. Signed MoU between supplier and Oxfam
7. Information sessions with beneficiaries, supplier, local authorities, and coordination with other humanitarian actors

8. Distribution preparation: vouchers, secure distribution site, calendar, preparation of kits including quality control of food items
9. Distributions and ongoing monitoring
10. Impact evaluation

### Challenges and mitigation – Oxfam Vouchers for Food Kits

Challenge	Mitigation response	Lesson learned/ conclusion
Insecurity and fear by beneficiaries of going to their local market (urban) or their fields (rural).	Bring the kits to beneficiaries	Following conflict there is no question of asking people to move if they are afraid; must adapt to the post-conflict context
Oxfam was new in the area so it was hard to negotiate contracts with suppliers, who lacked confidence in the NGO. Found only found one supplier meeting selection criteria.	Tried to raise visibility of Oxfam. Also agreed to do 50% advance for supplier. Range of items usually available in a voucher programme was limited to a pre-determined kit	Visibility materials, Oxfam ID cards, good communications equipment like phones, ready to go; pamphlets in French describing similar projects in other contexts. Even the selected supplier had supply flow issues. Stick to procedures. Clarify the decision chain regarding supplier identification (Programme? Logs? Finance?)
Vouchers are a new modality in the area	More community information sessions	Helpful to have Oxfam ID cards and unique, “formal” vouchers. Target IDPs but blanket in the IDP camp.
Availability of supply within 48 hours was difficult following the conflict	Oxfam and the supplier adapted as necessary. Ex: penury of sardines in the country, substituted tuna.	Stick to strict supplier selection criteria to minimise problems later on.
Difficult to work with financial institutions as they are few, and all affected by crisis. Opening an Oxfam bank account in Man took 2 weeks. Inter-bank transfers took 5-7 days.	Adapted the schedule, ready to be operational as soon as transfers came through	Need to have a minimum operational structure in place before attempting to roll out a voucher program in a postconflict emergency
Poor identification and registration of IDPs, returnees, etc.	Oxfam registered beneficiaries themselves	Caution when intervening in camps with no official lists or idea of return intentions, where there is no camp management



		(Avoid ?)
Extortion for people to be put on the lists (by camp committees, village delegates); People impersonated Oxfam and asking for money to register people	More information sessions for camp residents, advocacy with camp leaders	More visibility – t shirts, pamphlets, radio, etc
No local experience with C/V and local authorities were uncomfortable because of the security situation	Information sessions and coordination with local authorities	Base the intervention modality on the local context, before Oxfam strengths or experience in other contexts. Oxfam field coordinator/director (PM) should promote any new approaches with local authorities.
Mobile phone networks were patchy at best; beneficiaries could not call with complaints/ problems	Set up complaints table at IDP sites and in proximity to urban and rural beneficiaries	Adapt to the context to ensure that feedback mechanisms exist

Strong points from preliminary monitoring:

- Good level of community acceptance
- The kit ration was *chosen* and validated by the population (except rice, which was imposed as the only available cereal)
- Impact : the population began to eat protein (had stopped after the conflict) ; protection of assets ; responded to immediate food needs
- Stimulation of local markets – procurement in Duekoue and Guiglo ; did « marketing » for the local trader/supplier
- Supported host families
- More flexible than other rations in the sense that they could change the kit according to beneficiary needs and preferences (for example, substituted Maggi bouillon cubes for salt)
- \*\*Oxfam voucher was used by some beneficiaries as a valid ID to get through checkpoints. So its level of ‘formality’ served dual objectives: minimise fraud and serve as an ID card for those who lost their card during the conflict.

## 6. Recommendations for CaLP

Lessons and recommendations of key actors (including from Western Cote d'Ivoire, Abidjan, and visiting from HQ):

- CaLP focal point should arrive in country as soon as the first humanitarian actors arrive, and play an active role ideally for 6 months - "hit the ground running"
- CaLP Oxford + in-country focal point can add value by providing very concrete and practical advice to NGOs who would like to start feasibility assessments for C/V just following crisis
- Needs of pertinent organisations can be determined quickly and remotely, even prior to CaLP deployment – amongst Steering Committee members, knowledge about experience of staff and institution in a given country/region already exists
  - In-country CaLP follow-up stakeholder and needs analysis should take no longer than 2 weeks
- CaLP focal point was needed from day one in Abidjan to discuss various cash transfer approaches, as staff had little to no previous C/V experience
- CaLP focal point is the face of CaLP in country: upon arrival, actors interested in C/V look to CaLP as the leader in C/V approaches and it is hard to justify an in-country 'inactive' presence (only needs assessment)

Needs from CaLP for NGOs and other humanitarian actors in Cote d'Ivoire:

- Training Levels 1 and 2 (both in Abidjan and Man)- **Level 1 in Man carried out**
- Six months CaLP focal point in country to help with emergency to early recovery transition
- Cash and Vouchers Technical Working Group, to be facilitated by the CaLP focal point
- Case studies- similar context
- Remind actors of the importance of understanding the conflict context: Need more context analysis and maybe more resources (targeting can be difficult/dangerous). Risks linked to Do No Harm are heightened. Harder to go to scale rapidly and should be done VERY carefully.

In Western Cote d'Ivoire, key organisations interested in C/V unanimously agreed on the need for a technical working group:

- In Man, four NGOs initiated the group, and they agreed to share custodianship of the group until CaLP arrived.
- In Man, despite their efforts to participate as much and frequently as possible it was difficult for any one actor to take a lead role and/or ensure a high level of organisation for the group given their operational demands (all were field managers, sometimes in addition to a strategic or coordination role).
- Humanitarian organisations that had little institutional experience in C/V and/or field staff with little C/V experience needed technical information-sharing and guidance from others. They looked to the CVWG and CaLP to build their confidence before attempting cash-based approaches.

Needs from CaLP for NGOs and other humanitarian actors generally:



- Basic operational checklists with time tags (objectives for within first 3 days, first week, first 10 days)
- Variety of templates: how to structure a team; basic budget; type of C/V & tools
- PowerPoint to present at cluster meetings with basic C/V overview - **this exists**
- Secondary tools to look for (HEA, HIES, MIFIRA, examples of tools for targeting and vulnerability criteria) with title + 1 sentence description – **some of this is or could be on CaLP website**
- Useful to have someone map the financial institutions including insurance for CFW
- Checklist and glossary pages expanding upon the checklist with portal to different documents, for example link to mobile phone cash transfer case studies on Mercy Corps and Oxfam website or consolidated on CaLP website. 5-10 pages max.

## **Annex 1 Cash and Vouchers Working Group ToR**

### **Cash and Vouchers Working Group – Man, Cote d’Ivoire Terms of Reference**

#### **Background**

The political and economic crisis in Cote d’Ivoire since the elections in November 2010 has led to widespread violence, displacement and killings. A Human Rights Watch investigation in March-April 2011 revealed massacres and severe human rights abuses committed by both pro-Ouattara and pro-Gbagbo forces in several towns in Western Cote d’Ivoire, including Duekoue, Guiglo and Blolequin in the region of Moyen Cavally. This has led to large scale displacement from around these towns, some of which are now almost empty. UNHCR estimates that up to one million people may be internally displaced, including 130,000 within Abidjan.

The worst affected areas are the economic capital Abidjan and the Moyen Cavally region in the West of the country where the humanitarian and security situation is very poor. Nearly ten years of civil war had already exacerbated rural poverty in Cote d’Ivoire. The Western regions of Montagnes and Moyen Cavally had some of the highest rates of severe and moderate food insecurity in the country (29.1% and 23.3% respectively)<sup>7</sup> even prior to the 2010 election crisis.

The crisis in November 2010 produced an outflow of about 100,000 refugees into eastern Liberia and massive internal displacement in the West. There are signs of a willingness to return by some refugees (approximately 20,000 people are reported to have returned from Nimba County, Liberia). Returns of internally displaced persons from the bush and from camps to villages have begun in the West, and more returns are expected in June-July. However, the fear and threat of reprisal violence continues to prevent large numbers of the displaced and refugee population from returning home.

#### **Emergency Response in Man**

Planting of both food and cash crops was severely hampered in 2010-2011. Conflict-affected communities need immediate support from NGOs in order to meet basic needs (including food, hygiene, shelter), restart farming and complementary income-generating activities, protect any remaining assets and prevent negative coping strategies. The most vulnerable individuals and families, such as those who have lost family income earners or all their assets, may need continued safety-net support to create or restart sustainable livelihoods.

The emergency response in the Western regions has focused thus far on distribution of food and agricultural inputs (e.g. seeds, tools, fertilisers) and hygiene kits, but some actors are keen to engage in cash and/or voucher activities to complement in-kind support and jump-start economic recovery. The areas of Montagnes and Moyen Cavally had financial infrastructure such as banks, MFIs, and local rotating savings and credit associations prior to the conflict, and as these re-open they should be able to support some cash programming. By engaging in early discussions on transfer modalities and delivery mechanisms, best practices can be shared and promoted.

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<sup>7</sup> WFP, FAO, and Ministry of Agriculture EASA 2009.



## CaLP in Cote d'Ivoire

The CaLP (Cash Learning Partnership), an Oxford UK-based group chaired by ACF, British Red Cross, NRC, Oxfam, and Save the Children, was established in order to improve the quality of cash and voucher programming in humanitarian response. The CaLP funds focal points in key countries to coordinate and share learning. The CaLP Coordinator for Western Cote d'Ivoire is funded for the period late May to early July 2011.

The Cash & Voucher Working Group (CVWG) covers the Western regions and thus is based in Man, the coordination hub for this area. In the initial phase the working group will take place every Tuesday evening at 18:30 at the WFP office.

The CVWG is a **technical working group** and will serve as the main forum to **coordinate initiatives for cash based programmes**, as part of the overall response in relief and early recovery. The members of the group will share information, tools, and learning in order to **enhance capacity and quality** of cash transfer programming.

### *Specific objectives:*

- Work together to assess and determine when and where cash transfer programming is an appropriate response and detect obstacles that can be mitigated for cash and voucher programming to function.
- Coordinate cash programming, including geographical areas of intervention, timing, rates and/or values of transfers. Work to ensure interventions do not negatively overlap or do harm.
- Identify areas for inter-agency collaboration, coordination and partnership.
- Share information about transfer mechanisms, encouraging debate and identifying areas for innovation and development when possible.
- Share key findings from assessments - maximise information-gathering and minimise overlap.
- Develop a set of guidelines on common / best practices for Cote d'Ivoire.
- Engage local NGOs, government bodies and financial institutions as appropriate to draw on existing knowledge, practice and programming.
- Facilitate relevant technical trainings for the staff of participating agencies that will play a direct role in cash programme implementation.

The CVWG will limit its **membership** to those agencies or organisations who are currently implementing, plan to implement, or will support technically through their partners, cash- and/or voucher-based programmes in any sectoral area.

The **Coordination Lead** of the CVWG will be the CaLP Coordinator in Man from May-July, at which time participating agencies may decide to initiate a rotating leadership. She/he will be responsible for the following:

- Support participating agencies in coordinating group meetings
- Conduct a cash transfer stakeholder analysis
- Develop guidelines for cash transfers including delivery mechanisms
- Create an M&E framework

## Annex 2 Paniers alimentaires – 14.06.11 (basé sur évaluations conduites par chaque ONG)

ONG	Projet	Montant	Equivalence	Valeur panier alim. Mensuel	Durée	Ciblage	Critères de sélection
<b>SC</b>	L'argent pour nourritures	40,000 fcfa/mois x 2	80% panier alimentaire familial (7 pers) mensuel	50,000 cfa	En cours (2 mois) Pipeline (5 mois)-	540 ménages	VIH/SIDA (sante)
	[projet potentiel]	36,000 fcfa/mois x 2	Appx 75% du panier alimentaire mensuel	50,000 cfa			
<b>Oxfam</b>	Coupons pour kits nourritures	18,750 fcfa/ 15 jrs x 3	Donne 50% du panier alimentaire mensuel familial (5 pers) chaque 15 jrs. Complémentaire à la ration du PAM	37,500 cfa	Avril-juillet	3000 ménages	Déplacés, familles d'accueil, résidents et population affectées par le conflit. Critères de vulnérabilités établies avec la communauté
<b>ACF</b>	Coupons pour nourritures fraîches	2500 fcfa/semaine x 4 ou 10,500/mois	Complémenter les rations PAM avec 50% d'un panier mensuel des besoins en 'sauce'	21,000 cfa pour sauce	Avril-sept	2500 ménages	Familles d'accueil, déplacés sans familles d'accueil, familles vulnérables
<b>IRC</b>	CFW [potentiel]	2500/jr ou 40,000/mois	100% panier alimentaire	40,000 cfa		500 pers	Jeunes vulnérables
<b>DRC</b>	Cash for work	20,000 fcfa en total	Complémenter les rations PAM avec 50% d'un panier mensuel des besoins en 'sauce'	40,000 cfa pour sauce		17,500 ménages	<i>A détailler dans la matrice coordination</i>

