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SCALE
Strengthening Capacity in Agriculture
Livelihoods and Environment



SAMUEL HALL



EVIDENCE OF IMPACT RESEARCH STUDY: CASH AND VOUCHER ASSISTANCE IN NIGER

NOVEMBER 2022

About SCALE

SCALE (Strengthening Capacity in Agriculture, Livelihoods, and Environment) is an initiative funded by USAID's Bureau for Humanitarian Assistance (BHA) and implemented by Mercy Corps in collaboration with Save the Children. SCALE aims to enhance the impact, sustainability and scalability of BHA-funded agriculture, natural resource management, and off-farm livelihood activities in emergency and non-emergency contexts.

Recommended Citation

Samuel Hall and SCALE Award. 2022. Evidence of Impact Research Study: Cash and Voucher Assistance in Niger. Produced by Mercy Corps as part of the Strengthening Capacity in Agriculture, Livelihoods, and Environment (SCALE) Associate Award.

Acknowledgements

Many people have contributed to this report. We would like to thank in particular the International Rescue Committee's team in Niger for their insights, guidance, reviews, and advice.

Photography credits

Front cover photo: Samuel Hall

Contact information

c/o Save the Children
899 North Capitol St NE, Suite 900
Washington, DC 20002
www.fsnnetwork.org/SCALE
scale@mercy Corps.org

Disclaimer

This study is made possible by the generous support of the American people through the United States Agency for International Development (USAID). The contents are the responsibility of the SCALE Award and do not necessarily reflect the views of USAID or the United States Government.



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List of acronyms and abbreviations

AAP	Accountability to Affected Populations
AOG	Armed Opposition Groups
BHA	Bureau for Humanitarian Assistance
BNA	Basic Needs Approach
CaLP	Cash Learning Partnership
CCT	Conditional Cash Transfer
CSOs	Civil Society Organizations
CVA (CBA, CBI, CTP)	Cash and Voucher Assistance (Cash-Based Assistance, Cash-Based Interventions, Cash Transfer Programming)
CWG	Cash Working Group
DG-ECHO	Directorate General for European Civil Protection and Humanitarian Aid Operations
DRC	Danish Refugee Council
ERD	Early Recovery and Development
ESSN	Emergency Social Safety Net
FAO	Food and Agriculture Organization
FCFA	CFA Franc
FCS	Food Consumption Score
FGD	Focus Group Discussion
FFP	Food For Peace
GBV	Gender-Based Violence
HHS	Household Hunger Scale
IED	Improvised Explosive Device
IFRC	International Federation of Red Cross and Red Crescent
IGA	Income Generating Activity
IDP	Internally Displaced Person



IOM	International Organization for Migration
IPC	Integrated Phase Classification
IRC	International Rescue Committee
KII	Key Informant Interview
MC	Mercy Corps
M&E	Monitoring and Evaluation
MPCA	Multipurpose Cash Assistance
NFI	Non-Food Items
NGO	Non-Governmental Organization
NSAG	Non-State Armed Groups
OCHA	Office for the Coordination of Humanitarian Affairs
RCSI	Reduced Coping Strategy Index
RRM	Rapid Response Mechanism
SCALE	Strengthening Capacity in Agriculture, Livelihoods and Environment
SH	Samuel Hall
SPSS	Statistical Package for the Social Sciences
ToC	Theory of Change
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations International Children’s Emergency Fund
USAID	United States Agency for International Development
VAF	Vulnerability Assessment Framework
WFP	World Food Programme



Glossary

Cash and Voucher Assistance	"A modality for providing humanitarian assistance that uses local markets and services to meet the needs of persons of concern through the provision of cash (in the form of prepaid debit cards, mobile transfers, paper money, or cash-for-work), cash equivalents (e.g., bank deposit, mobile money), or vouchers redeemable for certain goods. These may be conditional (i.e., on participating in a work project) or unconditional; restricted or unrestricted." ¹
Cash transfers	"Cash transfers refer to the provision of assistance in the form of money – either physical currency or e-cash – to recipients (individuals, households, or communities). Cash transfers are, by definition, unrestricted in terms of use and distinct from restricted modalities including vouchers and in-kind assistance." ²
Conditional CVA	"Conditional CVA is cash and voucher assistance that requires beneficiaries to undertake a specific action/activity (e.g., attending school) in order to receive assistance, i.e., a condition must be fulfilled before the transfer is received. Restriction is distinct from conditionality, which applies only to prerequisite conditions that a beneficiary must fulfill before receiving a transfer. Restriction refers to limits on the use of assistance by recipients. Restrictions apply to the range of goods and services that the assistance can be used to purchase, and the places where it can be used. Vouchers are by default restricted transfers." ³
Digital Solutions	For the context of the research, digital solutions refers to the umbrella of different solutions used to move from paper cash and voucher payments to e-vouchers and bank transfers.
Gender equality	In its Gender Action Plan (2022-2025), UNICEF understands and defines gender equality as an active effort to "remove the underlying structural barriers, such as harmful social norms and gendered power systems that perpetuate inequalities." ⁴
Host Community	A host community refers to the country of asylum and the local, regional, and national governmental, social, and economic structures within which refugees live. Urban refugees live within host communities with or without legal status and recognition by the host community. In the context of refugee camps, the host community may encompass the camp, or may simply neighbor the camp but have interaction with, or otherwise be impacted by, the refugees residing in the camp.
Internally Displaced Persons	"Persons or groups of persons who have been forced or obliged to flee or to leave their homes or places of habitual residence, in particular as a result of or

¹ US Department of State, 2022

² CaLP, 2018

³ CaLP, 2018

⁴ UNICEF Gender Action Plan, 2022-2025



in order to avoid the effects of armed conflict, situations of generalized violence, violations of human rights or natural or human-made disasters, and who have not crossed an internationally recognized state border.”⁵

Livelihoods “The capabilities, assets, opportunities, and activities required to be able to make one's living. Assets include financial, natural, physical, social, and human resources, for example: stores, land, and access to markets or transport systems. A household's livelihood is sustainable or secure when it can cope with and recover from shocks and maintain or enhance its capabilities and productive assets.”⁶

Mobile Money At the most basic level, mobile money is the provision of financial services through a mobile device. This broad definition encompasses a range of services, including payments (such as peer-to-peer transfers), finance (such as insurance products), and banking (such as account balance inquiries). In practice, a variety of means can be used such as sending text messages to transfer value or accessing bank account details via the mobile internet.

Refugee The primary and universal definition of a refugee that applies to States is contained in Article 1(A)(2) of the 1951 Convention, as amended by its 1967 Protocol, defining a refugee as someone who: “owing to well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion, is outside the country of his nationality and is unable or, owing to such fear, is unwilling to avail himself of the protection of that country; or who, not having a nationality and being outside the country of his former habitual residence, is unable or, owing to such fear, is unwilling to return to it.”

Vouchers “Vouchers refer to a paper, token or e-voucher that can be exchanged for a set quantity or value of goods or services, denominated either as a cash value (e.g., \$15) or predetermined commodities (e.g., 2 school uniforms) or specific services (e.g., school fees), or a combination of value and commodities. Vouchers are restricted by default, although the degree of restriction will vary based on the program design and type of voucher. They are redeemable with preselected vendors or in ‘fairs’ created by the implementing agency. The terms vouchers, stamps, or coupons might be used interchangeably.”⁷

⁵ Sphere Glossary, 2018

⁶ Sphere Glossary, 2018

⁷ CaLP, 2018





Photo Credit: Samuel Hall

Executive Summary

This study was commissioned by the United States Agency for International Development (USAID) Bureau for Humanitarian Assistance (BHA)-funded Strengthening Capacity in Agriculture, Livelihoods and Environment (SCALE) Award. The Mercy Corps-led SCALE Award is an initiative working to enhance the impact, sustainability, and scalability of BHA-funded agriculture, natural resource management, and alternative livelihoods activities in emergency and non-emergency settings. One goal of SCALE is to capture programs' best practices, innovations, and technologies to share globally. This study supports this goal through research on the use of digital solutions for Cash and Voucher Assistance (CVA) implementation in Niger.

Purpose of Study

This study focused on the International Rescue Committee (IRC)'s CVA programming in the Diffa region, specifically looking to identify key issues impacting the effectiveness of CVA, including digital modalities, and formulate recommendations to improve it. Samuel Hall (SH) led the research design, data collection and analysis, and report writing from June to November of 2022.



Context: Niger and CVA

Between 2014 and 2020, the share of CVA-based support within the overall humanitarian assistance portfolio (government and private sector) increased 4.5 times — from 5% to 20% of the overall aid distributed. In practice, CVA has proven more effective in terms of harnessing beneficiaries' agency, allowing for a more efficient delivery of aid, and bridging humanitarian and development interventions.⁸ In the context of Niger, CVA has been an integral tool for humanitarian agencies over the same period to address emergencies and improve livelihood opportunities.

Interwoven impacts of humanitarian emergencies, chronic crises, and extreme poverty are difficult to distinguish in Niger. According to the International Federation of Red Cross and Red Crescent (IFRC), food insecurity⁹ in Niger affects between 2.3 – 3.3 million individuals as of July 2022.¹⁰ The 41.8% poverty rate is driven and nurtured by unemployment, volatile security conditions, environmental degradation such as recurrent bushfires and floods, as well as cyclical shocks, all negatively impacting livelihoods.¹¹ The Diffa region exemplifies these challenges with high migration, a challenging security context, and a fragile environment negatively impacted by climate change.¹²

Scope and Methodology

Research for this study used a mixed methods approach (qualitative and quantitative methods). Quantitative data was obtained through the distribution of an in-person survey (631 respondents), and qualitative data was retrieved through 17 Key Informant Interviews (KIIs) with humanitarian actors, 16 Semi-structured Interviews (SSIs) with community leaders, and 11 Focus Group Discussions (FGDs) with CVA recipients and non-recipients.

Key Findings

Finding 1: CVA recipients primarily prefer in-kind assistance, with a secondary preference for a combination of in-kind and cash. Practitioners prefer digital vouchers due to the lower logistical demands and cost in setting up the system as well as perceived reduced risk to recipients in a dynamic security environment.

Recipients indicated their preferences for in-kind are due to a variety of factors, including:

- **Gender dynamics**, with women indicating that in-kind assistance ensures families will get fed. Female CVA recipients indicated a distrust of male household members when the household receives cash assistance.
- **Financial literacy**, as lack of numeracy and financial literacy were noted as reasons recipients do not understand and/or trust vouchers.

⁸ Vogel Birte, Tschunkert Kristina, Schläpfer Isabelle, The social meaning of money: Multidimensional implications of humanitarian cash and voucher assistance. *Disasters* 46(2), 2022: <https://onlinelibrary.wiley.com/doi/full/10.1111/disa.12478>

⁹ Defined as Integrated Phase Classification (IPC) Phases 3 to 5

¹⁰ [Niger: Food Insecurity Crisis, Emergency Appeal](#)

¹¹ [World Bank Niger Overview](#)

¹² OCHA, 2021, Human Rights Climate Change and Migration in the Sahel, OHCHR, 2021: <https://www.ohchr.org/sites/default/files/2021-11/HR-climate-change-migration-Sahel.pdf>



- **Market variability**, including price volatility, which reduces the purchase power of cash or vouchers as prices rise due to seasonal variability, security concerns, or inflation.
- **Security concerns**, including risk of robbery with cash assistance and reduced quantity of goods available in small markets when the security situation deteriorates.

Finding 2: Humanitarian practitioners support the shift to digital, yet recipients expressed hesitancy with digital approaches. The exception was noted in cases of insecurity when recipients showed a preference for digital vouchers. While cash and paper vouchers are the most prevalent CVA modality mechanism in Niger (58% of IRC survey respondents and 39% non-IRC respondents indicated this is how they receive their assistance), there is a growing interest in digital solutions by international nonprofits operating in Niger. During KIIs and SSIs, practitioners noted the trend towards digital vouchers and the perceived advantages for distributing assistance.

Recommendations

- Consider piloting more interventions with a combination of in-kind and cash assistance, especially in areas with chronic crisis and emergencies.
- As CVA practitioners increase use of digital solutions, consider incorporating financial literacy training interventions as a core design component to maximize impact.
- In contexts of high levels of vulnerability across all populations, transparency in targeting criteria and recipient selection is critical. CVA interventions should be designed for transparency to the greatest extent possible by:
 - Clearly communicating the selection criteria and choice of vendors to all relevant stakeholders, including local leaders, communities and vendors;
 - Including local authority counterparts and communities in the development of CVA activities that address preferences and/or transparently lay out why certain preferences may not be catered to, depending on local contexts and conditions;
 - Considering engagement of local authority counterparts in the oversight of vendors' practices;
 - Rolling out a simple and accessible communication and public awareness campaign before the targeting and initial distribution phases;
 - Periodically reviewing the terms of reference for community focal points (to ensure that CVA recipients and non-recipients understand the role of community focal points) and the replacement of the focal points (using short mandates or cycles) to avoid the development of opaque patterns of engagement over time.



I. Research Purpose

The Mercy Corps-led **SCALE** Award is a USAID BHA-funded capacity strengthening, learning and research Award implemented in collaboration with Save the Children. SCALE focuses on agriculture, livelihoods, and natural resource management, and aims to improve the impact, sustainability, and scalability of USAID/BHA-funded emergency and non-emergency programs globally.

SCALE undertakes evidence of impact (EOI) research projects over the course of the Award to enable food security implementing organizations to build the evidence base for practices and approaches that have the potential to enhance the impact, sustainability, and scalability of BHA-funded emergency or non-emergency agriculture, NRM and livelihood activities. The topics of SCALE's research projects are identified through consultative processes with the USAID/BHA implementer community, focusing on challenges experienced by those partners so that research findings can be applied to ongoing and future programs.

Consultations with BHA-funded Resilience Food Security Activities and other implementing partners as well as SCALE's Technical Committee¹³ revealed a strong interest in better understanding how humanitarian programming can support the livelihoods of people who are migrating and/or internally displaced. Through subsequent partner surveys and consultations, SCALE refined the research theme to focus on the potential of digital solutions to stabilize and improve the livelihoods of repeatedly displaced populations over successive BHA emergency funding cycles.

Through a series of surveys and consultations, SCALE identified a BHA implementing partner that served as the focus of this research. The IRC in Niger has implemented six successive, USAID-funded short term emergency programs in the Diffa and Tillaberi Regions of Niger since 2014, focused on support to displaced populations and host communities through CVA to meet immediate needs and support livelihoods recovery. Each of these programs included support to populations displaced by conflict both within and outside Niger, as well as the communities that hosted them, using conditional and unconditional CVA. Although earlier programs used cash and paper vouchers, IRC/Niger quickly realized the additional administrative and cost burden of this approach, and, more importantly, its potential to place program participants at greater risk of insecurity and harm.

IRC/Niger's CVA programming evolved over the years from a cash and paper-based approach to digital approaches and has expanded to serve not only populations displaced through conflict but also climate-affected populations. In 2016, IRC/Niger began to shift its CVA approach to digital mechanisms, including e-vouchers, eventually forging a partnership with MasterCard to establish a platform that could be used to provide CVA support to its program participants. The evolution of IRC/Niger's approach in providing livelihoods support to repeatedly displaced populations over successive funding cycles offers an important opportunity to examine and learn from this iterative process.

SH was hired to lead the research design, data collection and analysis, and report writing from June to November of 2022. The study draws on qualitative and quantitative data collected during fieldwork conducted in Diffa in July and August 2022.

¹³ The SCALE Technical Committee is a consultative group made up largely of HQ-based representatives from the agencies currently leading RFSAs.



II. Methodology and Limitations Research Purpose and Methods

Research Purpose

This purpose of this study was to identify key issues impacting the effectiveness of CVA, including digital modalities, and formulate recommendations to implementing agencies and organizations as they transition to using digital cash solutions through a study of IRC's USAID/BHA-funded projects from 2014 to present in the Diffa region of Niger.

Research Methods

This research study took place between July and November 2022. Research used a mixed methods approach – using both qualitative and quantitative methods. Quantitative data was obtained through the distribution of an in-person survey (631 respondents), and qualitative data was retrieved through KIIs, SSIs, and FGDs (see Table 1 below). Research tools directing the KIIs, SSIs, and FGD benefited from the feedback and input of the SCALE and IRC teams. A data sharing agreement was signed between SH and IRC to ensure personal information of interviewees stays confidential. IRC supported SH research teams in identifying the localities and beneficiaries of its past and present BHA/Food for Peace (FFP) interventions, from which survey and interview participants were chosen.

Table 1 further details the data source, themes explored, the number of each tool completed, and the location of where the tool was used.



Photo Credit: Samuel Hall



Table 1: Table of Research Methods and Output

Survey Tool	Data Source	Themes Explored	Number Completed	Locations
Key Informant Interviews (KIIs)	CVA stakeholders: <ul style="list-style-type: none"> - Humanitarian practitioners and CVA specialists from IRC and other IPs (8) - IRC partner vendors (9) 	Overview of CVA process and lessons learned	17 KIIs	Niamey, Diffa, and online
Semi-Structured Interviews (SSIs)	Community leaders involved in CVA: <ul style="list-style-type: none"> - Mayors (2) - Village chiefs (13) - IRC community focal points (1) 	Community perceptions, practices, and decisions around CVA	16 SSIs	Communities in Diffa and Maine Soroa
Focus Group Discussions (FGDs)	IRC CVA recipients and non-CVA recipients divided into single-sex groups with mixed migration status: 8 women-only FGDs and 3 men-only FGDs	Qualitative information specifically on gendered aspects of CVA implementation and variation across the continuum of migration.	11 FGDs	Communities in Diffa and Maine Soroa
In-person Survey	Past and present CVA recipients, non-CVA recipients using Kobo and tablets.	98-question survey with questions around: <ul style="list-style-type: none"> - Overall impact of CVA on livelihood stability, migration patterns, and household wellbeing - Gendered aspects of CVA implementation - Perceptions of what works and what hasn't worked 	631 surveys	Communities in Diffa and Maine Soroa

Desk research consisting of a review of the following documents and reports contributed to the creation of the data collection tools:

- existing IRC project documentation;
- relevant technical reports on CVA, displacement, and gender;
- contextual reports on Niger, Diffa, Maine Soroa, and other departments in Niger;
- academic literature on CVA in Niger and the region more widely;
- reports and data collected by international organizations – published and unpublished – on CVA;
- reports and news articles on the situation of violence and insecurity, endemic vulnerability, and displacement in Diffa and Maine Soroa.



Sampling Approach

Survey Respondents: During a workshop with IRC, SH created lists of communities that had received, or were currently receiving, CVA assistance under one of IRC's programs during the study timeline (2015-2022) in the Diffa region. The list of communities was then cross referenced against daily security information, and communities were prioritized for data collection accordingly. Prior to the SH team's arrival in each community deemed safe, the IRC Community Focal Points discussed the purpose of the research and visit with the Village Chief, who verified security information and supported the selection of households to include in FGDs and participate in the survey.

Interviewees for each SSI and KII were selected in collaboration between SH and IRC using agreed upon selection criteria, mainly:

- KIIs and SSI participants must be a key community member or leader with knowledge or touch point with CVA implementation, starting with obvious participants, like IRC staff and IRC vendors.
- Referrals from other respondents complemented the list of KIIs and SSIs.

Semi-structured interviewees were identified through a snowballing sampling approach conducted by the local research team and the community focal point.

Key informant interviewees were identified *ad hoc* through pre-existing contact networks or through related references.

Focus group discussion participants included both CVA-recipients (both IRC and other implementing partners) and non-CVA recipients selected based on demographic criteria (age, gender, migration profile, and recipient status).

Data collection occurred in July and August of 2022, led by SH's research team. Fieldwork was led by an experienced Nigerien researcher, supported by a gender-balanced team of 20 local researchers versed in local dialects (12 enumerators, eight qualitative researchers). The local researchers received training on the tools prior to conducting the in-person surveys. Figures 1 and 2 detail the locations where qualitative data was collected through FGDs and surveys. The SH research teams conducted a final field debrief with the IRC field coordinator prior to departure.

Data collection tools were created and piloted in five communities, leading to adjustments in the survey tool (see section below entitled "Sampling Shortcomings and Missing Data"). Survey data collected from this piloting period has been included in the analysis presented in this research report.



Figure 1: Locations of Focus Group Discussions



Figure 2: Survey Respondent Communities

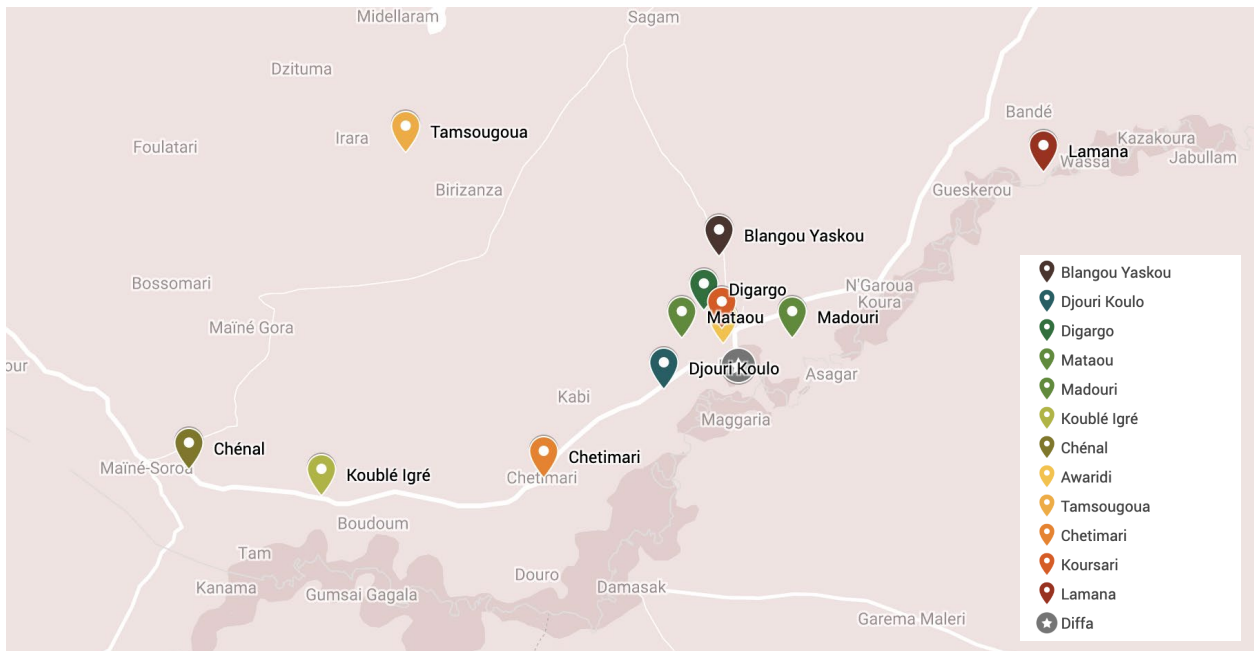
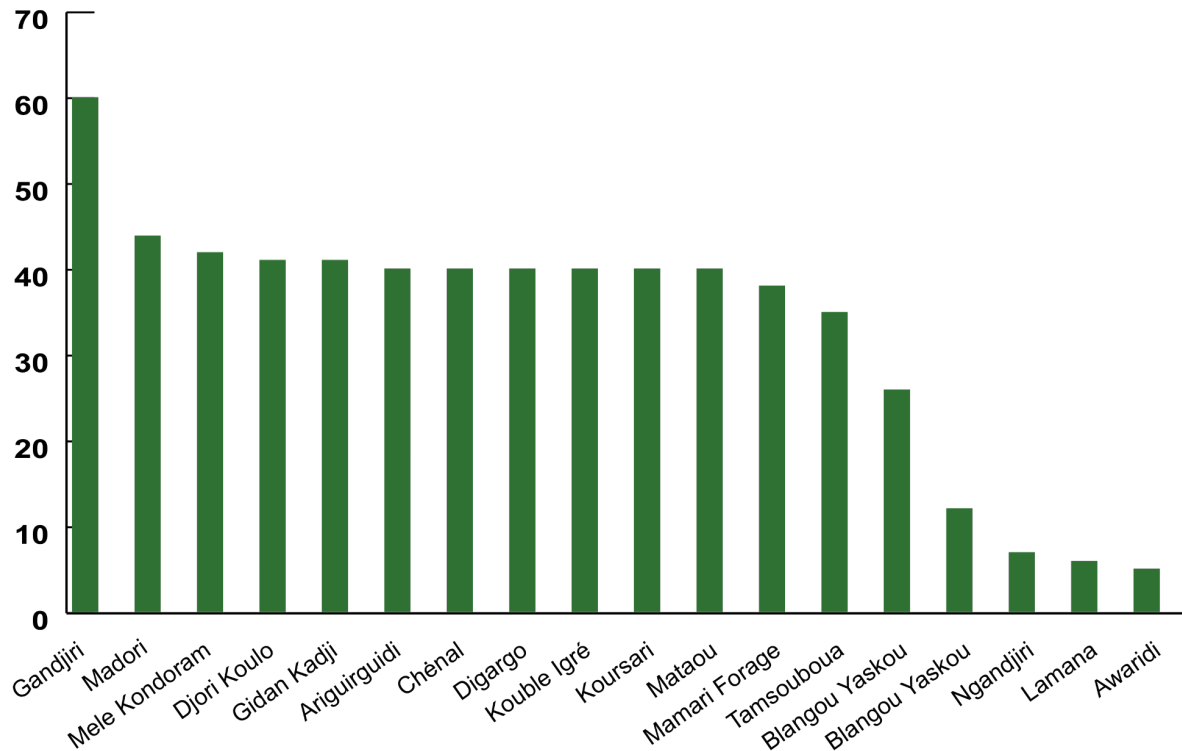


Figure 3: Survey Location



Survey themes identified through the desk research were tested through the survey, KIIs, SSIs, and FGDs. Data from these four sources were then analyzed by disaggregating FGD, KII, and SSI notes into an Excel matrix of research themes. Quantitative data was cross-tabulated using Statistical Package for the Social Sciences (SPSS). Quantitative and qualitative results were then triangulated to determine the major findings. References are made throughout this document to the different sources of data used in footnotes, using a reference code that ensures the anonymity of the respondent and a qualifier that allows readers to identify the respondents' perspective (e.g., *KII7, humanitarian practitioner*).

Limitations of the Data Collected

Security Concerns

The research team used a convenience sampling approach rather than a random sampling approach due to practical security concerns. Security risks were assessed daily in order to determine which communities were safe to sample. Plans were adapted as the situation shifted, which meant that survey teams sometimes left villages prematurely or skipped them entirely. As a result, the communities visited are not representative of the entirety of IRC's CVA programming and represent a small portion of IRC's overall digital CVA programming in Niger, with some communities only in the early stages of receiving e-vouchers.



Access Limitations

Physical access to certain communities was also limited due to floods during the rainy season, necessitating field visit delays and daily schedule adaptation. At a community level, researchers reported difficulties accessing respondents who were either working in their fields or had to interrupt the survey to return to their fields.

Interviewee Reluctance

Private supplier partners of IRC CVA programs were hard to reach, particularly wholesalers. The research team attempted to contact most wholesalers directly using contact information obtained through IRC or community leaders. No wholesalers consented to participate in an interview. Instead, the SH research team conducted SSIs with nine individual suppliers set up by IRC. During these interviews, suppliers were reluctant to share difficulties linked to the participation in IRC CVA programs and would not share specific information on their contracts with IRC. While the research team could not conclude why there was difficulty getting consent from wholesalers, two hypotheses can be put forward: 1) some suppliers may have misinterpreted the objectives of the research and feared a risk of sanction; 2) some of community criticisms may have reached the wholesalers, who did not necessarily wish to discuss them with third parties. Speaking only to suppliers limited the data collected regarding value chain actors and market impacts of CVA.

Sampling Shortcomings and Missing Data

The survey questionnaire was revised during the survey pilot, resulting in additional questions added to the questionnaire. These added questions were therefore not answered by all respondents.



III. Context

Use of Cash and Voucher Assistance

While in-kind assistance constitutes the bulk of humanitarian aid globally, CVA is quickly gaining ground among donors and practitioners. Between 2014 and 2020, the share of CVA in the total humanitarian aid distributed rose from 5% to 20%.¹⁴ CVA includes different distribution modalities, including paper and electronic vouchers, mobile money, and cash for work. Digital CVA refers to a wide array of options that are not paper based, from card-based systems, biometric technology or mobile-phone based systems using either mobile vouchers or mobile money. From the point of view of practitioners, CVA aims to be more than a replacement of in-kind assistance, with the potential to improve recipients' agency and autonomy. For donors, CVA and its digital applications are particularly interesting for their perceived cost-effectiveness: they can often reach more people with fewer resources.

Other studies have found that logistical costs associated with in-kind distribution accounts for nearly 80% of total costs in disaster relief operations.¹⁵ CVA can reduce costs with the removal of the majority of transport, warehousing, and distribution costs.¹⁶ Additional CVA related cost reductions can come from bulk payment and reduced administration requirements. At the same time, new costs may arise, including but not limited to the hiring of technical (cash) specialists, printing material, and tablets or scanners for digital solutions.¹⁷ For CVA recipients, digital cash assistance offers the potential for timely reliable payments once systems are established, improved safety as they do not have to carry around cash, and agency as recipients can choose goods based on preferences.¹⁸ While digital applications of CVA have multiplied in recent years and received increased attention during the COVID-19 pandemic, available data and research centered on the benefits of digital solutions for recipients remain scant.¹⁹

Two modalities of digital payments have been introduced in Niger to date: e-vouchers (electronic cards used to redeem vouchers) and mobile money transfers with recipients receiving funds through mobile phones and withdrawing them at the transfer agency. IRC currently uses e-vouchers with support from MasterCard, while other CVA-implementing organizations use the transfer agency Al-Izza to distribute cash vouchers or cash. IRC does not currently implement any mobile money interventions.

Humanitarian Context in Niger

Niger is currently in a protracted crisis, with the Diffa region exemplifying its impacts. Interwoven impacts of humanitarian emergencies, chronic crises, and extreme poverty are difficult to distinguish. According to the IFRC, food insecurity (IPC Phases 3 to 5) in Niger affects between 2.3 – 3.3 million individuals as of July 2022.²⁰ The 41.8% poverty rate²¹ is driven and exacerbated by unemployment,

¹⁴ CaLP, 2018.

¹⁵ Van Wassenhove, 2006

¹⁶ Margolies and Hodinott, 2015

¹⁷ Lewin et al., 2018, Tappis and Doocy, 2018

¹⁸ Vogel et al, 2022

¹⁹ Vogel et al, 2022, Aker et al, 2016

²⁰ [Niger: Food Insecurity Crisis, Emergency Appeal](#)

²¹ [World Bank Niger Overview](#)



volatile security, environmental degradation such as recurrent bushfires and floods, as well as cyclical shocks, and all negatively impacting livelihoods. The security context continues to decline, with increasing Armed Opposition Groups (AOG) attacking military/government positions and kidnapping and ransoming civilians. Since 2014, the context in Diffa and Maine Soroa has changed significantly. Insecurity, resulting from Boko Haram and other armed groups' growing presence is a visible concern at the gates of the regional capitals. Coupled with the direct consequences of climate change, insecurity resulted in these two regions becoming a displacement hotspot: refugees from Nigeria, climate-displaced and conflict-displaced populations, returnees from other regions or provinces, returnees from neighboring countries and even from Europe are all blending with host communities. The Diffa region is marked by high migration, a fragile security context and a fragile environment negatively impacted by climate change.²² According to August 2021 UNHCR figures, the migrant population is particularly complex and diverse in Diffa. About 130,000 Nigerian refugees have settled in the region, mainly in the departments of Bosso and Diffa.²³ Many Nigeriens formerly based in Nigeria have returned to the Diffa region, although specific data on this migration is lacking. On the Chadian side of the region, movement from Lake Chad islands have made it to Koudo, Kindilla, and Kindjadi regions of Niger. Additionally, over 120,000 Internally Displaced Persons (IDPs) have been registered in Diffa and as of August 2022, more than 35,000 IDPs have returned to their homes in the region. As a primarily rural region, livelihoods in Diffa rely on agriculture, livestock, and fishing in the Lake Chad basin.²⁴ As of May of 2022, Diffa remained at an IPC 3 classification, indicating a food security crisis,²⁵ with marginalized groups such as displaced persons and women at particular risk of food insecurity due to reduced access to land, farming inputs, and livelihood opportunities.²⁶

With the increase of insurgent activity in the Diffa region, Nigerien central authorities have been declaring states of emergency for months at a time since 2015 as the security situation fluctuates. This ongoing involvement of the central government has consolidated power, leading to the enactment of measures that have had severe consequences on local populations, including the establishment of checkpoints, local road and market closures, and a ban on motorbikes, which are a common transportation mode in the region. For CVA interventions, the emergency declaration dictates selection processes for vendors (discussed in the Value Chain Actors and Roles section below).

IRC CVA Programming in Niger

IRC has been working in Niger since 2013, providing lifesaving emergency support to refugees, IDPs, and host communities. IRC has been a pioneer of CVA in Niger, implementing its first CVA program in 2013. Since then, the number of organizations rolling out CVA-based projects has increased fourfold.²⁷ In 2018, IRC initiated a partnership with MasterCard enabling a total shift from paper to digital solutions, including digital vouchers.

²² OCHA, 2021, Human Rights Climate Change and Migration in the Sahel, OHCHR, 2021: <https://www.ohchr.org/sites/default/files/2021-11/HR-climate-change-migration-Sahel.pdf>

²³ UNHCR Niger, Population of Concern, July 2022: <https://data.unhcr.org/en/documents/details/94761>

²⁴ Sènakpon Fidèle Ange Dedehouanou and Abdelkrim Araar, Gender, entrepreneurship and food security in Niger, Review of Development Economics, Volume 24, Issue 3, 2020: <https://onlinelibrary.wiley.com/doi/abs/10.1111/rode.12657>

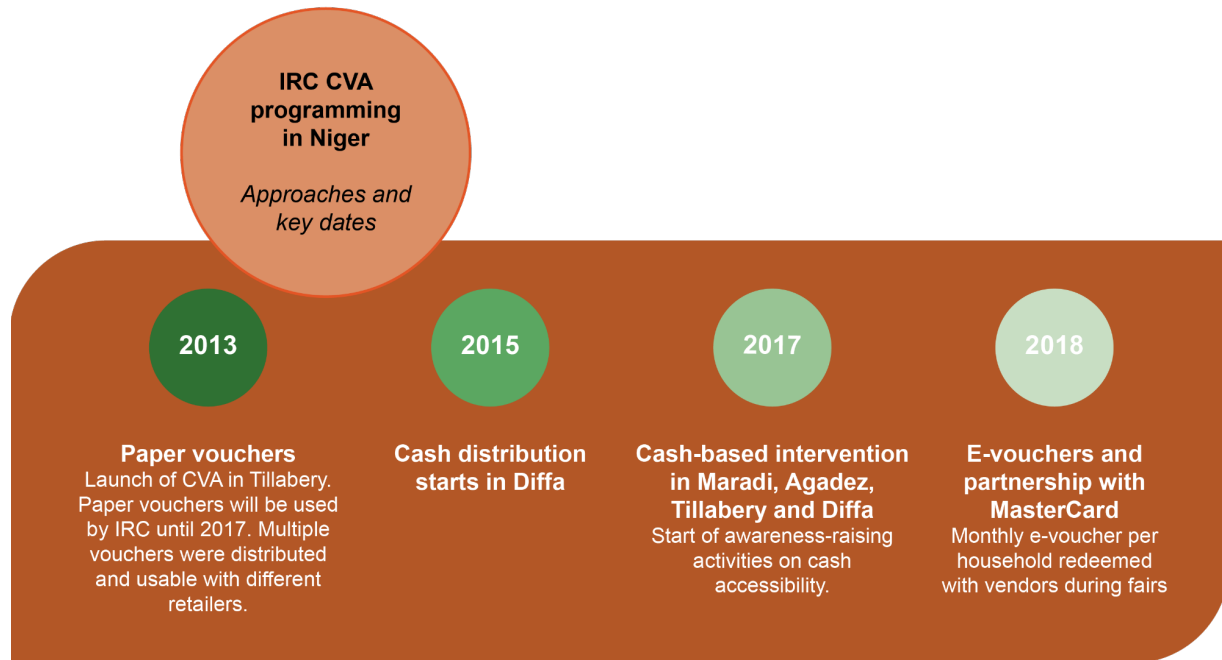
²⁵ IFRC Emergency Appeal May 2022

²⁶ IDPs and refugees however often have a restricted access to the land, transportation, tools, or resources needed to pursue these activities. For instance, 4% of refugee households in Diffa occupy premises without the owner's consent (OCHA, 2021, p.61)

²⁷ OCHA, 2022, p.43



Figure 4: Evolution of IRC CVA modalities



Since 2015, IRC has supported 71,770 households with cash and/or voucher assistance in the Diffa region of Niger covering both cash for emergency assistance as well as early recovery responses. The table below provides an overview of the programming included in this research study.



Table 2: RC Programming Included in This Research Study

Project name	CVA modalities	Area(s) of implementation	Number of Households	Period	Project value (USD)	Donor
Life-saving food assistance in Diffa, Niger	Cash and paper vouchers	Diffa	4,000	2015-2016	3,000,000	FFP/USAID
Life-saving food assistance in Diffa, Niger	E-vouchers	Diffa	4,000	2016-2017	2,700,000	
Multi-sectoral support to vulnerable households in Diffa, Niger	Paper and E-vouchers	Diffa	1,210	2017-2018	Unknown	OFDA
Life-saving food assistance in Diffa, Niger	E-vouchers	Diffa	3,300	2017-2018	2,500,000	FFP/USAID
Life-saving food assistance in Diffa, Niger	E-vouchers	Diffa	3,400	2018-2019	2,800,000	
Multi-sectoral support to vulnerable households in Diffa, Niger	E-vouchers	Diffa	3,365	2018-2019	3,236,425	OFDA
Life-saving food assistance in Diffa, Niger	E-vouchers	Diffa	2,405	2019-2020	2,000,000	FFP/USAID
Multi-sectoral support to vulnerable households in Diffa, Niger	E-vouchers	Diffa	900	2019-2021	Unknown	OFDA
Food assistance program for displaced and climate shock affected households in Diffa, Niger	E-vouchers	Diffa	3,700	2020-2021	2,000,000	FFP/USAID
Integrated support to vulnerable households affected by conflict and climate shocks in Diffa and Maradi	Cash, paper vouchers and E-vouchers	Diffa, Maradi	45,490	2021-2023	9,000,000	BHA/USAID



IRC Targeting Criteria

IRC uses the three following indicators to identify vulnerable households to be CVA recipients:

- The **reduced Coping Strategy Index (rCSI)** is a simplified version of the full Coping Strategies Index indicator and is a proxy indicator of household food insecurity. The tool takes into account both frequency and severity of five pre-selected coping strategies used by the household recalling a period of seven days. The five coping strategies include: i) reliance on less preferred and less expensive food, ii) borrowing food or reliance on friends/relatives, iii) limiting portion size at mealtime, iv) prioritizing children being fed over adults, and v) reduced number of meals eaten in a day. These are multiplied by the "severity weight", which ranks from one to three, with three indicating an extensive use of the coping strategies and one indicating non-extensive use.
- The **Food Consumption Score (FCS)** is calculated based on the frequency of consumption of different food groups in a household during the seven days preceding the survey. The list of food covers 10 to 25 items which are multiplied by a specific weight based on their group, the highest score attainable being 112.
- The **Household Hunger Scale (HHS)**, directly derived from the Household Food Insecurity Access Scale, consists of three occurrence and three frequency-of-occurrence questions, recalling a period of 30 days, to assess the most severe experiences of food insecurity. The total HHS ranges from zero to six, severe hunger being represented in the four to six bracket.

Contextualizing Vulnerability in Diffa

The study collected data on key areas of vulnerability in order to better define the conditions and context of the communities and households sampled. General data on the survey respondents' assistance recipient status, type of assistance received and, if applicable, type of CVA received follows in Tables 3-5.

Table 3: Survey Respondents (n=631) by Assistance Received (or not)

Survey population characteristics	Frequency	Percentage
Number of surveyed households	631	
Number of surveyed households who did not receive any assistance	158	25%
Number of surveyed households who received some assistance	473	75%
Number of surveyed males	272	43%
Number of surveyed females	359	57%



Table 4: Type of Assistance Received (n=473)

Type of assistance	Frequency	Percentage
CVA	421	89%
Emergency (water, food, transportation)	337	71%
Shelter and housing	110	23%
Medical treatment	34	7%
Sanitation and hygiene	22	4%
Other (legal documentation, startup grants, training, adult literacy)	10	2%

Table 5: Type of CVA Received (n=421)

Type of CVA received	Recipient (frequency - n=421) ²⁸	Percentage of CVA recipients (n=421)	Percentage of totals surveyed households (n=631)
Direct Cash	274	65%	43%
Paper CVA	128	30%	20%
Digital CVA (MasterCard)	68	16%	11%
Mobile Money	11	3%	2%

Survey interviewees indicated communities are often marked by multiple vulnerabilities. Of the 631 households interviewed, 75% mentioned one or more of the common conditions of vulnerability in Figure 4 below. Information was also gathered from CVA and non-CVA recipient households on household shelters, access to piped water, and use of negative coping mechanisms (child labor and child marriage). There are other types of vulnerabilities, like surviving Gender-Based Violence (GBV), that this survey didn't seek to examine and are not reflected in Figure 4 below.

CVA and non-CVA recipients do not appear categorically different in terms of living conditions, food security status, and other forms of vulnerability as reflected in Table 6. To date, IRC focuses its targeting approaches and criteria on food security (see IRC's targeting criteria in the section above).

²⁸ Some respondents reported receiving more than one form of assistance



Figure 5: Categories of Vulnerability at Household Level (n=631)

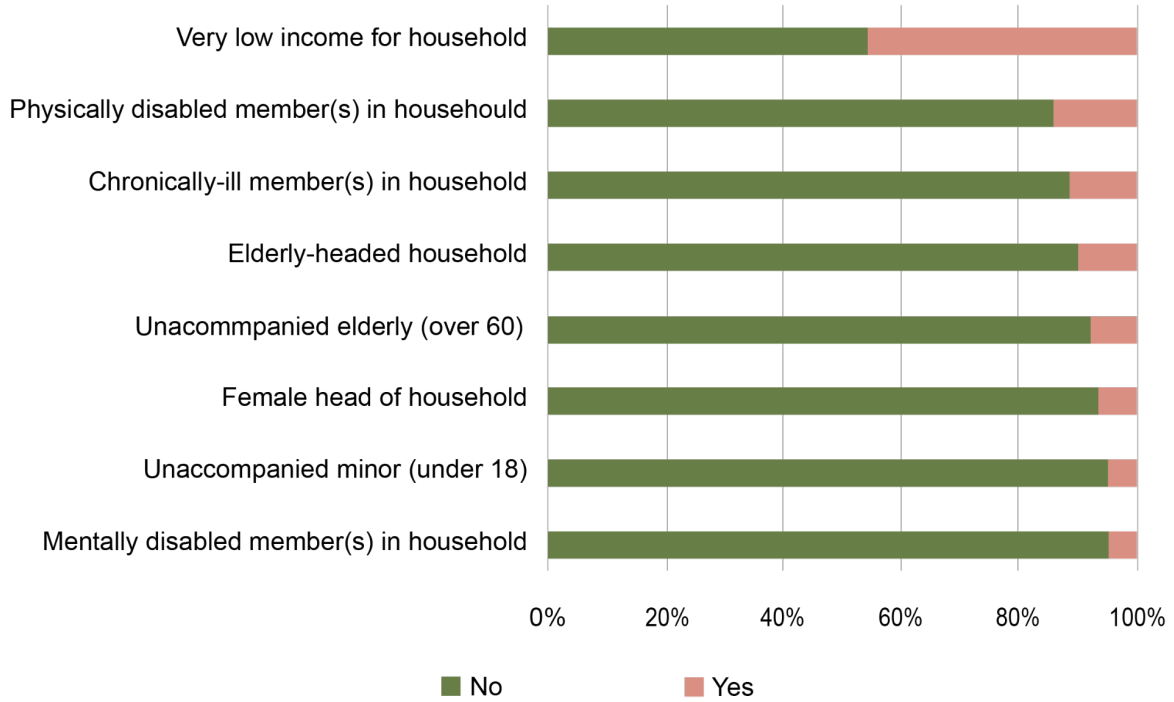


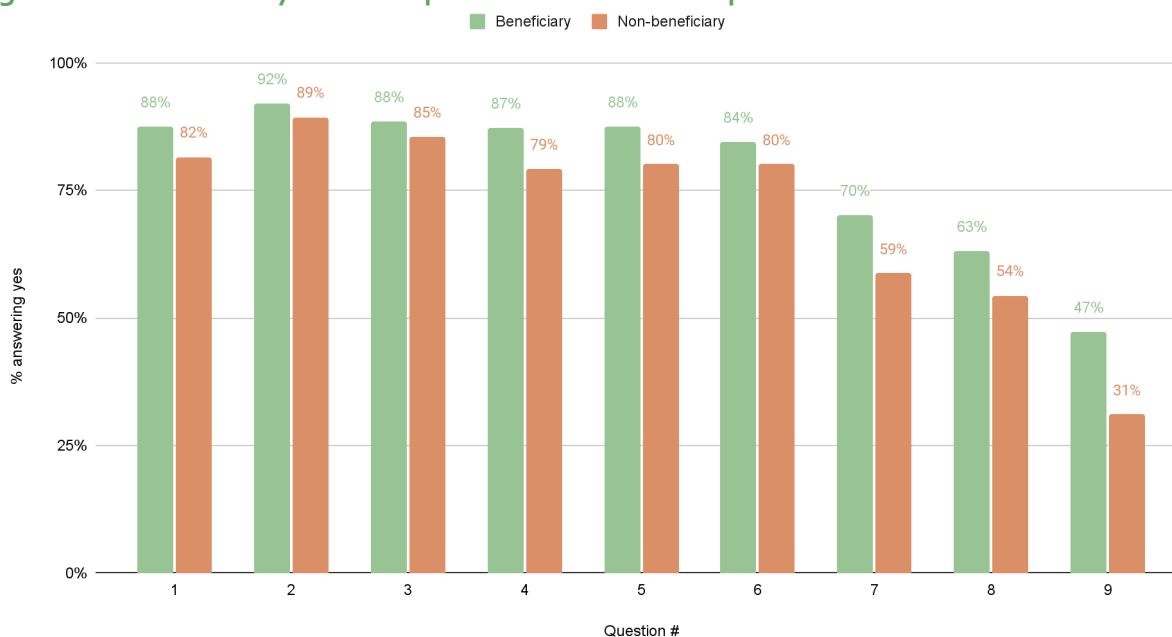
Photo Credit: Samuel Hall



Table 6: Housing, Cooking Fuel, Water Source, and Child Labor of CVA vs non-CVA Recipient Survey Respondents

	Live in Makeshift Shelter (%)	Use of Wood (%)	Access to Piped water (%)	Child Labor (%)	Child Marriage (%)
CVA Recipient	53%	70%	41%	57%	19%
Non-CVA Recipient	36%	76%	47%	45%	14%

Figure 6: Food Security CVA Recipient vs non-CVA Recipient



Question Key

- 1 Did you worry that your household would not have enough food?
- 2 Have you or any member of the household been unable to eat your preferred types of food due to lack of resources?
- 3 In the last 4 weeks (30 days), did you or any member of the household have to eat a limited variety of food due to lack of resources?
- 4 Have you or anyone in your household had to eat food that you really didn't want to eat because of a lack of resources to obtain other types of food?
- 5 Have you or anyone in your household had to eat a smaller meal than you thought you needed because there was not enough food?
- 6 Have you or any member of your household had to reduce the number of meals in a day because there was not enough food?
- 7 Has there ever been no food of any kind in your home due to lack of resources to obtain food?
- 8 Did you or any member of the household go to bed hungry at night because there was not enough food?
- 9 Did you or any member of the household go a whole day and night without eating anything because there was not enough food?



Value Chain Actors and Roles

In order to engage in humanitarian activities in a given region in Niger, a national level framework agreement is first signed between implementing agencies and the Nigerien state authorities, which defines the intervention's objectives, program recipients, and operational strategies.²⁹ For states like Diffa where a state of emergency has been declared, national and state authorities are more closely involved in implementation. This close involvement includes government selection of large wholesalers, who then select suppliers to distribute and/or work closely with implementing agencies.³⁰ As a result, wholesalers are often, if not always, the same actors across humanitarian interventions, as they are supported by framework contracts with government agencies.³¹ Some key informants mentioned that selected large scale providers tend to be affluent economic actors in the region and that their participation in interventions may be linked to political preferences at the regional level.



Photo Credit: Samuel Hall

²⁹ KII 17, IRC humanitarian staff

³⁰ KII 3, IRC humanitarian staff

³¹ KII 3, IRC humanitarian staff and KII 16, Field Coordinator



The figure below summarizes the major direct value chain actors and their roles in the CVA process in Niger. Due to challenges outlined in the “Limitations of data collection” section above, not all actors were interviewed for this study. The figure below notes which actors were interviewed and which were not.

Figure 7: Simplified Value Chain for CVA Interventions with Main Actors and Their Roles

DONORS	GOVERNMENT	CVA PRACTITIONERS	WHOLESALERS & SUPPLIERS	VILLAGE CHIEFS	COMMUNITY FOCAL POINTS
Provide funding for CVA intervention. NOT INTERVIEWED.	CVA oversight through policy and regulations. NOT INTERVIEWED.	Technical & operational design and implementation of CVA interventions. INTERVIEWED.	Supplies providers or recipients with goods. SUPPLIERS INTERVIEWED; WHOLESALERS NOT INTERVIEWED.	Support recipient identification, practitioner implementation, monitoring and conflict resolution. INTERVIEWED.	Monitor new displaced households, post intervention monitoring, provider support in communities. INTERVIEWED.



IV. Findings

Finding 1: CVA recipients prefer in-kind assistance, while practitioners prefer vouchers.

Survey respondents and focus group interviewees indicated a primary preference for in-kind assistance and a secondary preference for a combination of cash and in-kind assistance. Practitioners interviewed indicated a preference for e-vouchers. Further exploration of these preferences follows in this section.

Table 7: According to You, Which Assistance Modality Is More Relevant to Your Household and the Context Here?

Type of respondents (gender and participation in the IRC CVA program) vs. Assistance modalities		In-kind assistance	Combination of cash and in-kind assistance	Direct payment of cash	Digital cash vouchers (via MasterCard)	Paper cash vouchers	Combination of e-vouchers and in-kind	Mobile money
CVA Recipients	Male	44%	24%	17%	7%	5%	2%	1%
	Female	55%	28%	13%	1%	1%	1%	1%
	Combined	50%	26%	16%	3%	3%	1%	1%
Non-CVA Recipients	Male	50%	18%	21%	7%	3%	1%	0%
	Female	41%	34%	16%	4%	3%	1%	1%
	Combined	46%	27%	18%	5%	3%	1%	0%

Recipients' Preferences

Both CVA recipients and non-recipients survey respondents indicated a strong preference for in-kind assistance (50% and 46% respectively), followed by a preference for in-kind assistance combined with cash (26% and 27% respectively). This was consistent across genders, except for male non-CVA recipients who preferred direct payment of cash over the combination of cash and in-kind assistance (See Table 7 above). These preferences can be explained by various factors, including gender dynamics, literacy levels, market variability, and security contexts. Each of these factors are discussed in further detail below.



Gender Dynamics

Women interviewees in FGDs favored in-kind assistance and provided further nuance to this preference. Interviewees indicated they tend to spend cash assistance on food and household needs, while men tend to spend it on other priorities deemed less essential by women, including second marriages.

"My choice [of assistance modality] is obvious and I don't think any other woman in this village will tell you otherwise. We have crises all the time, so when you are lucky enough to have money, there is no point in keeping it.... We have no control, but we are hungry. Eating is the most important thing for the family and the children."³²

Additionally, women indicated cash assistance can drive tensions within the household. One woman expressed it this way:

"Because, when money is distributed to us, it is the husband who hogs it all. He doesn't care about his children. He simply gives a part to the wife. But as for taking care of the home, it is up to the wife to manage to feed her children."³³

Women interviewees described the cultural tendency of men being in charge of financial decisions linked to cash, with women being consulted on how to use cash to cover household expenses infrequently. However, as migration disrupts social norms, interviewees indicated that a shift is occurring, with women moving into non-traditional spaces and having to take care of all household purchasing.

"Women's access to markets is limited because of the custom of the area. The woman should not be where there are many men. Only women traders can have access to the markets."³⁴

"I am single, I take care of my business myself. I go to the market and when it's time to look for firewood, I'm the one who goes to the bush to look for it. I worry about what will allow me to take care of my children. Since I am single, this is what I am committed to do."³⁵

Financial Literacy Levels

Poor education—particularly as it relates to literacy, numeracy, and financial literacy—was another variable identified as a contributing factor in recipients' preferences on assistance modalities. Non-governmental Organization (NGO) staff and community members agreed that recipients with low levels of education have difficulty accessing vouchers and e-vouchers.³⁶ Forty-six (46) percent of survey respondents have a very poor reading proficiency in their main language, and 74% claim there is no access to education in their household. Across survey respondents, 81% of women and 77% of men have had no education or only a religious education. Only 18% of the women and 20% of the men surveyed had completed primary or secondary education. Respondents reported it is more complicated to retrieve their cash or use their food vouchers with literacy limitations, which can lead to them being taken advantage of or feeling at risk of exploitation.³⁷

"I think we can be robbed. Because for most of us who came from Nigeria, we don't know much about CVA. Since we don't know much about this currency, we are always afraid of being robbed by the providers, so

³² FGD 5, refugee women 28-60

³³ FGD5, women 28-60, mix of IDPs, Refugees

³⁴ FGD3, men 28-55, mix of IDPs, Refugees, Hosts

³⁵ FGD5, women 28-60, mix of IDPs, Refugees

³⁶ OCHA, 2022, p.43; IRC Narrative Reports, Kilz, humanitarian practitioner

³⁷ FGD 7 (IDP/refugee women 20-35), FGD 9 (host/IDP/Refugee women 32-48), SSI7 and 11 with Village Chiefs



that even if it's not over, they can tell us that the voucher money has run out or the value of our voucher has decreased due to the exchange rate fluctuation."³⁸

Market Variability

FGD interviewees pointed to a variety of market variabilities (both normal variability and crisis-fueled variability) contributing to their preference for stable, available, and consistent in-kind assistance.

Types of market fluctuations mentioned by interviewees included:

- inflation and volatility of the currency (CFA Franc (FCFA) and Naira);
- agricultural season, with prices higher during the lean season;
- supplier access to communities and markets, with higher prices and lower availability during floods or times of high gas prices.

FGD interviewees who received assistance also reported that standard market supply actors tend to transport and provide smaller quantities when the security situation deteriorates, in an effort to minimize potential losses from attacks, reducing availability of food for purchase when household need is the highest.³⁹ Survey respondents reported that in-kind assistance provided by practitioners helps increase supplies in times of crisis or higher prices, allowing households to access food when it is otherwise cost prohibitive or unavailable in local markets due to reduced quantities being transported to local markets. This is reflected in respondents' preference for in-kind assistance (50% of IRC recipients and 46% for other survey respondents, as seen in Table 7 above).

Security and Preferences

Village chiefs interviewed explained that kidnappings are frequent. Abductors asking for large ransoms has discouraged community members from traveling with cash, and insurgent infiltration in communities has led to community members keeping less cash in homes.⁴⁰ This was supported by 11% of survey respondents, who expressed the fear of being abducted (most often as a result of Boko Haram's activity). Women FGD interviewees noted these types of security concerns contributed to their preference for in-kind. While 88% of survey respondents indicated feeling physically secure where they live, women in FGDs noted that remote markets, often in the bush, are less safe to go because of armed gangs assaulting people on the roads.

Practitioner Preferences

Humanitarian actor interviewees reported significant improvements in the execution of activities since the roll-out of e-vouchers.⁴¹ Procedures to prepare and distribute vouchers are simplified: instead of transporting multiple paper vouchers of different values to recipients, each recipient receives one nominal card that is automatically credited with the corresponding voucher amount. Partnerships with external providers normalize processes and eliminate logistical challenges presented for in-kind distributions. From IRC's perspective, the use of e-vouchers had an overall positive impact on the implementation of CVA interventions, with lower logistical support required, and improved security for recipients.⁴²

³⁸ FGD5, women 28-60, mix of IDPs, Refugees

³⁹ FGD2, Host/IDP/Refugee women 18-32

⁴⁰ SSI5 male village chief

⁴¹ KII1 (IRC managers), KII2 (IRC cash specialist), KII3 (IRC deputy director)

⁴² KII1, IRC managers, and KII2, IRC cash specialists



Practitioners interviewed agreed that the combination of in-kind and cash assistance packages may be preferable in some situations.⁴³ These “package approaches” offer households the opportunity to meet immediate needs and support income generating activities (IGA). This modality can increase program participants’ ability to take out loans and further invest in an IGA while food needs are covered, allowing cash to be used to fulfill other needs, or activities.⁴⁴ However, practitioners cited difficulties in securing funding that might allow for greater flexibility in providing combined cash and in-kind assistance (see Discussion and Recommendations section below).

“We used to combine unconditional cash to IGAs, but it has been two years since we last implemented IGAs because we don’t have enough funding for that.”⁴⁵

“The duration of projects is difficult to negotiate, cash is just a palliative on a particular project. There are programs that last 24 months, like the social safety nets, but with much smaller budgets. If I were a donor, I wouldn’t give raw cash, raw vouchers. I prefer package approaches. I see cash as a solution to a particular problem in a project, it can be WASH, nutrition, etc. You should always combine cash with something: in-kind or IGAs. For example, the FAO has a cash plus program. In emergency situations however, such as displacement crises, very recent movements, or people in transit, raw cash can be a good solution.”⁴⁶

Finding 2: Shift towards digital platforms

While cash and paper vouchers are the most prevalent CVA modality mechanism in Niger (58% of IRC survey respondents and 39% non-IRC respondents indicated this is how they receive their assistance), there is a growing interest in digital solutions by international nonprofits operating in Niger.⁴⁷ During KIIs and SSIs, practitioners noted the trend towards digital vouchers and the perceived advantages for distributing assistance (further discussion below).

Despite this growing interest among the NGO community in digital methods, very few survey respondents had exposure to digital approaches at the time of the survey.⁴⁸ Of the IRC CVA program participants surveyed, 26% had used MasterCard digital vouchers. Only 19% of non-IRC CVA recipients had used a similar digital voucher. Only three percent of IRC and one percent of non-IRC respondents had used mobile money through their phone. These low numbers reflect both the sampling limitations due to security concerns and the relatively recent introduction of digital vouchers to the region.

When asked about their preference for digital modes of assistance in comparison to more familiar methods, CVA recipients continued to express a preference for paper vouchers or in-kind assistance, as demonstrated in Table 7 in Finding 1 above. Only five percent of survey respondents indicated a preference for digital vouchers.

CVA recipients’ low preference for digital was partly explained during focus group discussions. Interviewees indicated their discomfort with the unfamiliar technology and noted that their low levels of literacy would present a significant challenge for them.⁴⁹ A lack of financial literacy was also mentioned as a barrier to their use of digital modalities and a reason for their distrust.⁵⁰

⁴³ KII5, humanitarian practitioner, KII16, local practitioner

⁴⁴ KII2, KII5 humanitarian practitioners

⁴⁵ KII17, humanitarian practitioner

⁴⁶ KII1, IRC practitioners

⁴⁷ FGD6, mixed IDP/refugee women 34-50; FGD8, IDP women 32-60

⁴⁸ FGD6, mixed IDP/refugee women 34-50; FGD8, IDP women 32-60; FGD9, mixed hosts/IDP/refugee women 32-48

⁴⁹ FGD6, mixed IDP/Refugee women 34-60, FGD8, IDP men 32-60, FGD9, mixed IDP/Host/Refugee women 32-48

⁵⁰ FGD2, Host/IDP/Refugee women 18-32, FGD8, IDP men 32-60, KII2 IRC humanitarian practitioner



While there is a divergence in preference between practitioners and participants, both groups agree that in deteriorating security contexts where risk of robbery of cash is high, digital vouchers offer important benefits. Practitioners noted in interviews that digital voucher amounts are only known to recipients and can only be redeemed with identity checks, making them more secure than cash or in-kind assistance that can be stolen.⁵¹ Even so, interviews with practitioners reflected the same structural implementation challenges noted by Office for the Coordination of Humanitarian Affairs (OCHA) in their 2022 Humanitarian Response Plan regarding the digital voucher system, including:

- lack of adequate infrastructure in remote areas,
- unreliable mobile network,
- high levels of illiteracy among recipients, and
- limited financial regulations.

IRC has prioritized finding solutions for many of these challenges through their partnership with MasterCard. Feedback from the IRC staff on infrastructure issues has led MasterCard to improve the voucher reading systems to take into account dust and risks of early damage to the card reading devices. Strict data protection and confidentiality measures were also put in place and discussed with vendors, which seems to have improved perceptions of their use, according to IRC's testimonies. Lower logistical costs streamlined roll out, and reduced risk of funds not reaching intended recipients makes digital vouchers preferred by practitioners.⁵² With support of MasterCard in providing infrastructure (readers and cards), solutions to the infrastructure challenges are being tested.

⁵¹ KII6, Humanitarian practitioner

⁵² IRC Narrative Reports, KII2, humanitarian practitioner



V. Discussion and Recommendations

Due to limitations around sampling and access to communities due to insecurity and weather, there were a few insights and observations revealed by the study that did not rise to the level of a data-backed finding, but nonetheless indicate areas for further discussion and future research.

Perception and Transparency of Targeting

Vulnerability is endemic and chronic in Diffa and Maine Soroa, complicated in recent years by impacts of a global pandemic and global inflation (see Contextualizing Vulnerability section above for data collected through this survey on living conditions, food security, and common indicators of vulnerability). All community members, regardless of migration status and assistance history, are exposed to risks that threaten their survival or development: insecurity and violence, food insecurity, poor nutrition and diet, poor hygiene and health practices, absence of education facilities, lack of livelihoods opportunities, and harmful coping strategies (early marriage and child labor). In this context, the question of targeting is essential: it must be perceived as fair, equitable, flexible, and therefore acceptable. While the quantitative analysis shows that respondents are satisfied with the targeting (98% of survey respondents indicate they can find the goods they want and need), the focus group discussions often raised suspicions of favoritism or conflicts of interest by those identifying CVA recipients in communities.⁵³

"Sometimes, the committee and villagers have a dispute because committee members just give vouchers away to their relatives."⁵⁴

"Once the head of the village appointed all the women of his family as beneficiaries."

Recommendation: *The suspicions and perceptions reflected in survey responses reinforce the importance of designing CVA interventions for transparency to the greatest extent possible by:*

- *Identifying and mapping vendors, service providers and market actors in advance, understanding their interconnectedness, affiliations and potential as partners in any CVA interventions;*
- *Conducting an assessment of the costs and benefits of using different financial partners, considering both cost-effectiveness for practitioners/vendors and user/household experience;*
- *Clearly communicating the selection criteria and choice of vendors to all relevant stakeholders, including local leaders, communities and vendors;*
- *Including local authority counterparts and communities in the development of CVA activities that address preferences and/or transparently laying out why certain preferences may not be catered to, depending on local contexts and conditions;*
- *Considering engagement of local authority counterparts in the oversight of vendors' practices;*
- *Rolling out a simple and accessible communication and public awareness campaign before the targeting and initial distribution phases;*

⁵³ K113, IRC humanitarian actor; K1116, WFP humanitarian actor; SS112, village chief

⁵⁴ FGD2, Host/IDP/Refugee women 18-32



- *Periodically reviewing the terms of reference for community focal points (to ensure that CVA recipients and non-recipients understand the role of community focal points) and the replacement of the focal points (using short mandates or cycles) to avoid the development of opaque patterns of engagement over time.*

The lack of financial literacy was one obstacle mentioned to the adoption of CVA, especially when transitioning to digital options. When targeting the most vulnerable, development, and use of financial literacy courses may increase the buy-in for CVA interventions and/or lay the groundwork for programming that combines CVA with aspects of financial inclusion, to increase household resilience.

Assistance Sharing

While no firm conclusions may be drawn from the study data on assistance sharing, anecdotal evidence indicates that CVA may have contributed to 1) limiting social tensions, 2) assistance reaching the “whole” community, 3) correcting possible inclusion and exclusion errors in targeting, and 4) establishing a safety net in the targeted communities.

Literature⁵⁵ has shown that cash transfers tend to erode community sharing systems and that in-kind assistance is more readily shared than cash.⁵⁶ One reason for the greater sharing of in-kind assistance over cash is that it is more visible within the community and more easily transferable, unlike vouchers.

“The families who have access to vouchers or cash are certainly known within the community and people know when the cash is coming, but it is less visible. So, people don't feel obliged to share.”⁵⁷

Yet, this study suggests that the context in Diffa is different, as more than 40% of recipients indicated they redistributed a portion of the cash assistance they received. Survey respondents reported sharing the cash assistance they received with family, neighbors and/or community members, sharing 5,970 FCFA on average (see Figure 7 below).

Therefore, the high proportion of survey respondents reporting sharing of cash assistance in this study stands out and may point to a potential link between assistance and social cohesion in these communities, while also potentially mitigating gaps in practitioner targeting among highly vulnerable populations.

“There is little tension here between the different groups. We are all in the same situation. We help each other with what we get. We don't leave anyone in need. Refugees or displaced people. We are all united.”⁵⁸

When asked about community conflict, focus group participants anecdotally noted a sense of trust and belonging between and among the different groups that make up the community of Diffa and Maine Soroa.

“Niamey is agitated, and laws are passed to force people to return home, to push Nigerians back into their country. But basically, we are from the same region, beyond the borders, and we all know that the danger is everywhere at the moment, with Boko Haram. These people are not here to take advantage of our land, they are here because they have no other choice. Many have lost everything.”⁵⁹

⁵⁵ Kardan et al., 2010

⁵⁶ University of Arizona (2006) Phase II Monitoring and Evaluation Project for the Tanout Cash Distribution Project

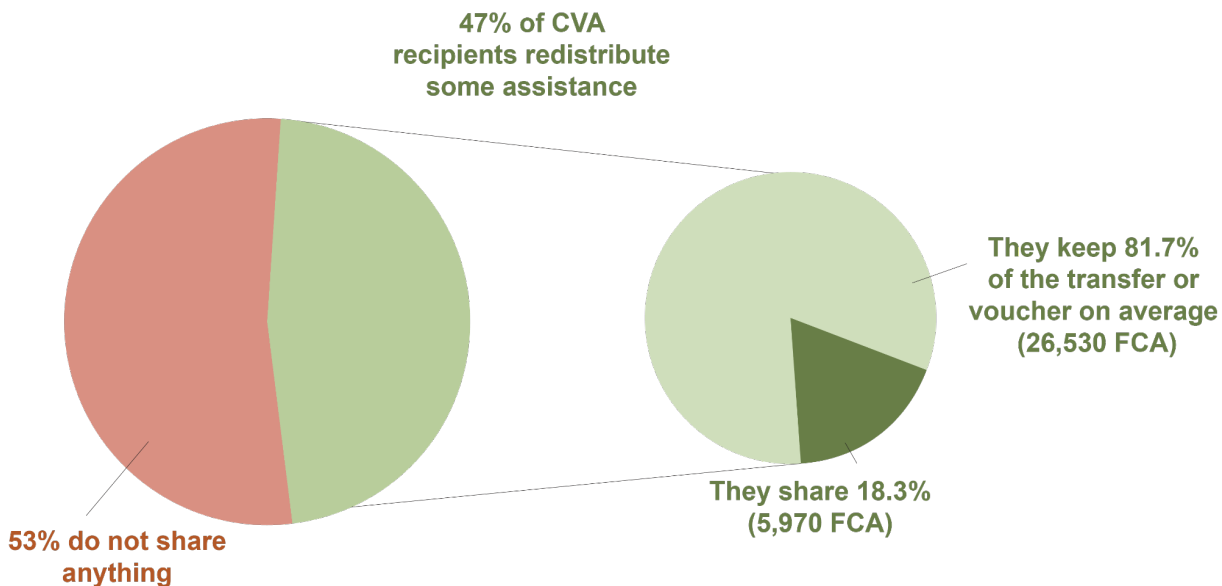
⁵⁷ Interview with IRC Cash Coordinator, July 2022

⁵⁸ Focus Group Discussion, pilot, July 2022

⁵⁹ FGD 9, women IDP/Host/KII 32-48



Figure 8: Redistribution Practices by CVA Assistance (All Modalities)



Anecdotal observations around assistance sharing, combined with respondent reflections on attitudes between displaced and host communities in this study points to the potential for assistance sharing to contribute to social cohesion and address targeting gaps in communities with seeming similar levels of vulnerability. However, understanding the ability of assistance sharing to promote social cohesion would require greater assessment and analysis of factors that might constrain social cohesion and the conditions under which it might flourish when using CVA as a tool, including power dynamics and tensions within the community and how different emergency context might influence peoples' ability or willingness to share.

Recommendation: More than 40% of survey respondents indicated redistributing assistance they received to family, neighbors, and other community members. While the study was unable to draw conclusions on how this high level of redistribution impacts CVA targeting or outcomes of assistance, further investigation of this practice is recommended to better understand the impacts and implications of assistance sharing. Potential areas of further exploration may include: i) associations between CVA and Zakat (or other religious pillars associated with charity or giving), or ii) associations between CVA and other charitable mechanisms to build on.

Market Impacts of CVA

As part of an International Organization for Migration (IOM) evaluation conducted in Niger in 2017 World Food Programme (WFP) representatives expressed optimism over CVA's potential to positively impact markets:



*"...cash vouchers for IDPs have the advantage of directly benefiting the local economy in Diffa, even in the new settlements, which can contribute to peaceful coexistence between communities."*⁶⁰

While several studies confirm the positive impact of CVA on the development of local markets — regardless of the form of assistance⁶¹ — this study did not find links between CVA and positive local market impacts. Interviews with suppliers indicated that the actual contribution in terms of market development and diversification of actors remains difficult to observe.

*"There are more than ten wholesalers in the town of Diffa. These are the people who benefit most from the aid activities brought to the population."*⁶²

*"Vendors participating in NGO distribution do not impact the market because these distributions take place outside the marketplace and on specific terms agreed upon with the NGO. We don't compete with vendors in the city since our target are refugee/IDP sites."*⁶³

Suppliers are often from outside of the targeted communities, as seen in the case of IRC's programming in the areas examined by the study. Selected wholesalers were from Niamey and Diffa, locations far removed from communities in which they deliver goods. More broadly, interviewees perceive that selected large scale providers are affluent economic actors in the region and that their participation may be linked to political preferences at the regional level.⁶⁴ This suggests that impacts on local economies through the influx of goods and cash are likely temporary.

During data collection, larger scale providers, or wholesalers, all refused to be interviewed and redirected the research team towards the lower scale providers, who get their supplies from these wholesalers. At the community level, community leaders reported the establishment of small shops or stands since the arrival of displaced populations.⁶⁵ However, research could not correlate these new establishments with the implementation of the IRC CVA programs or the increased demand for goods with the arrival of new community members and potential consumers.

In addition, community leaders and recipients indicated in the FGDs that vendors sometimes provided poor quality products or products of lesser value.

*"Vendors sell us bad quality products. For instance, real fabric is sold at 4,500 FCFA because it is of good quality. But instead, they bring [synthetic] fabrics made from nylon. We know the price of this fabric on the market, it is much cheaper!"*⁶⁶

*"They brought us bad quality tents...some complained about it to the IRC. Then, IRC brought very good quality tents to replace the old ones. So, they recognized that we had been misled."*⁶⁷

Such behaviors could be explained by the fact that providers sometimes have to absorb inflation related costs themselves. As described during interviews with suppliers, when a price agreement is made with IRC and in line with CaLP Network in Niger, the provider is required to exchange the voucher received for the agreed-upon sum, despite increasing costs due to inflation or crisis or increased

⁶⁰ KII with WFP – for the IOM-SH report, 2017.

⁶¹ Lewin et al., 2018; Piotrowicz, 2018; Tappis and Doocy, 2018.

⁶² SSI12, Village Chief

⁶³ KII11, Trader

⁶⁴ KII3, KII6, SSI12

⁶⁵ KII1, IRC humanitarian actor

⁶⁶ FDG8

⁶⁷ FGD7, mixed IDP/ refugees women 20-35



transportation costs.⁶⁸ Suppliers noted that while prices are reviewed periodically, the significant time that passes between price agreements and distribution can lead to financial loss for suppliers, leading suppliers to provide cheaper goods. This delay between price setting and good delivery may reduce local vendors' ability to be involved in the CVA value chain.

Recommendation: *Market variability (inflation, price volatility) and program design (selection process of vendors and strength of markets outside of CVA use) may limit the potential positive impacts of CVA use on the local economy. Further investigation into market variability and true local economic impacts is warranted as CVA continues to be used in humanitarian settings.*

Multi-assistance Modality

According to the practitioners interviewed and supported by CVA recipient respondents (see Table 7 above), the mix of cash and in-kind is a preferred approach. Practitioners see the advantage of combining cash and in-kind to generate community-wide acceptability and support stabilization by meeting both immediate needs (in-kind) and more medium-term household income generation possibilities (cash assistance). CVA recipients, through survey responses, support this notion of a combination of assistance modalities, as it affords them consistent access to food, while also having cash for livelihood or other opportunities. More generally, practitioners and recipients recognized the need for flexibility to respond to the dynamic contextual situations in communities, requiring the use of more than one response modality. The Diffa governor strongly encouraged this combination of assistance modalities. While practitioners agree with the reasons stated for this assistance modality preference, many noted difficulties in raising funds to implement such approaches.

Recommendation: *In prolonged and chronic situations of vulnerability, further investigation of the potential impacts of combined cash and in-kind approaches on the stabilization and resilience of household livelihoods will be important. In considering a combined approach, the socio-cultural gender norms contributing to women's assistance modality preferences cash should be examined and reflected in the mix of assistance modalities. Such approaches would also align with the objectives of the humanitarian-peace-development nexus of stabilizing communities in the long run. Piloting multimodal assistance CVA approaches may more effectively support the shift from emergency response to resilience at scale.*

⁶⁸ K17, service provider



CVA Modalities: Strengths and Weaknesses

Table 8: Summary of Strengths and Weaknesses of CVA Modalities

Modality	Strengths	Weaknesses
In-kind	Participant: guaranteed assistance at consistent amount; access to food when food supplies are uncertain	Practitioner: challenging and expensive logistics, especially in a dynamic security context
Paper Cash or Voucher	Participant: clear understanding of amount received; voucher offers confidentiality of amount received Practitioner: logistically more efficient than in-kind	Participant: subject to robbery or loss; subject to price increases or inflation that reduce value of assistance received; women’s perspective of redirection of funds by male household members Practitioner: logistical challenges (transport, printing, distribution, etc.)
Digital Voucher	Participant: reduced risk of kidnapping or robbery in challenging security contexts; confidentiality of amount received Practitioner: Lower operational costs; lower logistical burden	Participant: fear of exploitation and lack of understanding of modality Practitioners: need for additional technical expertise around digital modalities; wear and tear on machinery/tools due to dry and dusty environmental conditions; lack of adequate infrastructure in remote areas; unreliable mobile networks; low levels of literacy/numeracy among recipients; and limited financial regulations



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Annex 2: KII, SSI and FGD Interview Lists

List of Key Informant Interviews

Table 9: List of Key Informant Interviews

#	Type of Organization	Organization	Position	Location
KII0	CSO	NovaTech	Directeur	Niamey
KII1	humanitarian	IRC	Officer ICT for ERD	Diffa
	humanitarian	IRC	Manager ERD [Early Recovery and Development]	Diffa
KII2	humanitarian	IRC	Former cash specialist and Interim field coordinator	Diffa
KII3	humanitarian	IRC	Deputy Director Program	Niamey
KII4	CSO	JvE	Director and Field coordinator	Niamey
KII5	humanitarian	Welt Hunger Hilfe (WHH)	Project lead and Diffa coordinator	Niamey
KII6	humanitarian	WFP	Programme policy officer	Online
KII7	service provider		Trader	Diffa
KII8	service provider		Trader	Diffa
KII9	service provider		Trader	Diffa
KII10	service provider		Trader	Diffa
KII11	service provider		Trader	Diffa
KII12	service provider		Trader	Maine
KII13	service provider		Trader	Diffa
KII14	service provider		Trader	Diffa
KII15	service provider		Trader	Diffa
KII16	Field coordinator		Field Coordinator	Online
KII17	humanitarian	IRC	Manager ERD	Online

List of Semi-structured Interviews

Table 10: List of Semi-structured Interviews

#	Position	Gender	Location
SSI1	Représentant du chef de village / point focal IRC	man	Digargo
SSI2	Village chief	man	Madori
SSI3	Village chief	man	Koursari
SSI4	Village chief	man	Mataou



#	Position	Gender	Location
SSI5	Village chief	man	Mamari Forage
SSI6	Village chief	man	Koublé Igre
SSI7	Village chief	man	Chenal
SSI8	Village chief	man	Fego / Coursari IDP site
SSI9	Village chief	man	Djakidi
SSI10	Village chief	man	Awaridji
SSI11	Village chief	man	Ariguirguidi
SSI12	Village chief	man	Djorikolo
SSI13	Village/district chief	man	Kandjiri, Diffa
SSI14	Village chief	man	Toudoun Wanda, Maine
SSI15	Vice-Mayor	man	Diffa
SSI16	Vice-Mayor	man	Maine

List of Focus Group Discussions

Table 11: List of Focus Group Discussions

#	Type of participants	Gender	Age group	Location
FGD0	Host and displaced communities (number unspecified)	women, men	unspecified	Mataou
		women		Madouri
FGD1	Hosts (4); IDPs (2); Refugee (1)	men	22-50	Blangou Yaskou
FGD2	Hosts (2); IDPs (1); Refugees (3)	women	18-32	Blangou Yaskou
FGD3	Hosts (1); IDPs (2); Refugees (3)	men	28-55	Djori Koulo
FGD4	Hosts (2); Refugees (4)	women	25-43	Digargo
FGD5	IDPs (2); Refugees (4)	women	28-60	Djori Koulo
FGD6	IDPs (4); Refugees (2)	women	34-50	Koublé Igre, Maine
FGD7	IDPs (2); Refugees (4)	women	20-35	Chenal, Maine
FGD8	IDPs (6)	men	32-60	Tamsougoua, Maine
FGD9	Hosts (2); IDPs (2); Refugees (3)	women	32-48	Awaridi, Diffa
FGD10	Hosts (5); Refugees (3)	men	28-70	Digargo, Diffa



Annex 3: Data Collection Tools

FOCUS GROUP DISCUSSION WITH COMMUNITY MEMBERS (BOTH GENDERS)

Date of FGD: (dd/mm/year) Location (region/district):

Names of Facilitator and Note taker:

Table 12: Focus Group Discussion Interviewee Information

Participants	First name	Gender	Age	Migration profile
#1				
#2				
#3				
#4				
#5				
#6				

Read out the below Introduction and Consent statement script verbatim (word for word as written below).

Hello. My name is _____ and I am working for a research organization mandated by IRC and Mercy Corps. This study examines the acceptance of cash and voucher assistance (CVA) to support people in need, the functionality of the market, and the safe access and availability of reliable payment agents. Most of this information was gathered through a literature review, but we would like to focus with you on some elements of CVA feasibility. The interview will last approximately 120 minutes. Anything we say will be used to inform the study but will remain anonymous. Ask for the interviewee's consent. Tell the interviewee that the study will be widely disseminated and that they will receive a copy.

Your participation in this study is entirely voluntary. You can refuse to participate or can withdraw from the study at any time. We are maintaining strict control over all data and will not share your name or information with anyone outside of our project team.

- Do you agree to participate? *If participant(s) agree, continue. If any participant in the focus group does not agree, politely invite them to leave and continue the activity with everyone who agrees.*
- Do you have any questions? *Answer any questions. If you have any concerns, please feel free to contact me at the end of the conversation.*



MARKET FUNCTIONALITY

1. Please describe what you mostly buy from the market:
 - a. Food
 - b. Other items used in the households (*non-food items (NFIs), shelter materials, Agric inputs and tools, scholastic materials*)
2. What is the nearest market and what is the distance to it? Is it the one people go to, or do they sometimes go to other markets? What is the distance to primary and secondary markets?
 - a. Names of local markets
 - b. Distance (indicate unit)
 - c. Characteristics:
 - Size (large hub, secondary market, community-level)
 - Type of goods (livestock and vegetables/fruits, retail, imported)
 - Security
 - Access (roads)
3. Are there any seasonal differences? Do you have the same markets and access issues, whatever the season? What food items do you purchase normally most often, per period (harvest, pre-lean season, lean season)?
4. Currently, how feasible is it to find the essential food and non-food items with the traders on the local markets?
 - a. Which items are not available? What affects availability?
 - b. How do you get these not-available items?
 - c. How did it change over the last 6 months?
5. For the items that you can find in the market:
 - a. Are there enough items in the market (quantity)?
 - b. Is the quantity of the items always sufficient even during conflict time? What affects it?
 - c. Is the quality of those items consistent? What affects it?
 - d. Have the prices for these items and services changed in the past 6 months? If so, how?
6. To what extent do both men and women have safe physical access to these local markets?
 - a. What are the obstacles to accessing marketplaces?
 - b. What about for different age and gender groups?
7. Do you think some people would be at risk (risks of fraud, theft, corruption) if they received cash grants or vouchers?
 - a. Which people?
 - b. What do you think might happen?
 - c. Do you think cash grants or vouchers could increase existing tensions in the community? And within the household?



CRISES

8. Who generally makes decisions in the household about how money is spent? What is the role of women, men, children on decisions of how money is spent?
9. Have you encountered situations where traders and markets are unable to meet your household's needs for food products in particular? Can you give examples? What are your household's coping mechanisms during crises? Can you give details?
10. During crises, is it easy to access financial flows (e.g., savings, remittances, person to person giving, social transfers)? Is it easy to get access to loans?
11. Who in your community helps to ensure the protection of vulnerable people? Do you have community safety nets or protection systems to support the poorest households?
12. Please describe to us how conflicts are resolved in the community. What is the lowest level and highest level of conflict resolution? Which one is most effective and most preferred?

ASSISTANCE

13. Can you recall any type of assistance in the past or on-going that was given by a humanitarian organization? Please describe what it was and how it was delivered? (*in-kind distributions - direct distributions of food and non-food items; cash transfers including e-transfers -direct payments of money to a recipient; vouchers -a coupon or piece of paper that can be exchanged for goods or services through market fairs, temporary shops*)
14. If you had an opportunity to make suggestions, what would you say to them in terms of how the assistance was given? How could they improve the delivery of assistance?
15. If given a choice between assistance given in-kind -direct assistance in terms of food and non-food items; cash transfers including e-transfers -direct payments of money to a recipient; vouchers -a coupon or piece of paper that can be exchanged for goods or services through market fairs, temporary shops, what would you choose? Why? (*Items that we get are of quality, able to get a good price, I understand this modality, able to bargain, provides for choice, vendors, or market is nearby, safe and secure, etc.*)
16. How might in-kind assistance, cash transfer, and vouchers influence relations within your household? In the broader communities? (*positively, negatively, no change*)
17. If given a choice between different types of assistance:
 - a. In-kind assistance (*where recipients receive material, tangible, in-kind goods and services*)
 - b. Digital cash (*where a recipient receives money directly on his/her phone*)
 - c. Price or cash vouchers (*where a recipient is given a voucher equivalent to a certain amount of cash, which s/he can spend at any pre-approved vendor*)
 - d. Commodity vouchers (*where recipients have access to pre-defined commodities or services that can be exchanged at any vendor participating in the program, or at specially arranged fair*)
 - e. Or combination of both price and commodity, what would you choose?



18. Can you please explain your respective choices? Can we have a quick discussion in this group on the pros and cons? *Generate a discussion between participants on the pros and cons of their preferred modalities.*
- Which one is better to increase their autonomy (self-reliance)? Why?
 - Which one is better in times of crisis (political, pandemic, etc.)? Why?
 - Which one is better given the nature of the local market? Why?
 - Which one is better from a security perspective? Why? Especially for widows or single female-headed households?

SSI WITH LOCAL SOCIO-ECONOMIC LEADERS (COMMUNITY LEVEL)

This study examines the acceptance of cash and voucher assistance (CVA) to support people in need, the functionality of the market, and the safe access and availability of reliable payment agents. Most of this information was gathered through a literature review, but we would like to focus with you on some elements of CVA feasibility. The interview will last approximately 45-50 minutes. Anything we say will be used to inform the study but will remain anonymous. Ask for the interviewee's consent. Tell the interviewee that the study will be widely disseminated and that they will receive a copy.

General information Name:

Table 13: Socio-economic Leaders Interviewee Information

Position	
Organization	
Email	
Telephone	
Key words (area of focus)	



- ALWAYS MAKE SURE TO READ ALL AVAILABLE INFORMATION (internet and project folder) ON THE ORGANIZATION AND PEOPLE YOU WILL INTERVIEW.
- ALWAYS ASK FOR CONCRETE EXAMPLES TO ILLUSTRATE ANSWERS
- DO NOT HESITATE TO ASK THE SO WHAT? QUESTION
- AND EVEN CONSIDER THE WHAT IF... SCENARIO

Questions Political acceptability

1. Can you tell us about your main areas of work – organization, title, function, key focus?
2. Are you familiar with CVA? In what circumstances have you come across CVA?
3. What is your perception of CVA? How appropriate is it in meeting the needs of refugee Households in this community?
4. Does it generate any conflict or tension with other communities (local hosts)?

Questions Market functionality

1. Do people rely mainly on the markets to cover their needs? Are refugees specific in this regard?
2. How easy is it to get supplies in this area (for the market / bazaar)? What are the major obstacles?
3. Do traders have the capacity to quickly restock if demand increases? What is their absorption capacity?
4. Has the influx of cash in the local market generated some business development? Economic growth? Positive externality?
5. And negative outcomes?
6. Do merchants have the capacity to increase their inventory levels?
7. If so, by how much and in how long?
8. Do supplies flow easily from one market to another?
9. Do you have any suggestions as to the relevance of the CVA in Niger for future intervention?



KII WITH HUMANITARIAN PRACTITIONERS

This study examines the acceptance of cash and voucher assistance (CVA) to support people in need, the functionality of the market, and the safe access and availability of reliable payment agents. Most of this information was gathered through a literature review, but we would like to focus with you on some elements of CVA feasibility. The interview will last approximately 45-50 minutes. Anything we say will be used to inform the study but will remain anonymous. Ask for the interviewee's consent. Tell the interviewee that the study will be widely disseminated and that they will receive a copy.

General information Name:

Table 14: Humanitarian Practitioner Interviewee Information

Position	
Organization	
Email	
Telephone	
Key words (area of focus)	



- ALWAYS MAKE SURE TO READ ALL AVAILABLE INFORMATION (internet and project folder) ON THE ORGANISATION AND PEOPLE YOU WILL INTERVIEW.
- ALWAYS ASK FOR CONCRETE EXAMPLES TO ILLUSTRATE ANSWERS
- DO NOT HESITATE TO ASK THE SO WHAT? QUESTION
- AND EVEN CONSIDER THE WHAT IF... SCENARIO

1. What is the range of activities you currently implement?
2. Do you use CVA to deliver some of those activities?
3. Do you use specific targeting criteria or vulnerability-based (pro-poor) targeting methodologies? Please describe. (*ask for any document that further explains their approach*)
4. Which factors did you consider to choose the modality of delivery of your programme(s)?
5. When designing your cash-based intervention, which risks did you identify?
6. Do you think those risks are modality-specific or context-specific? Please explain why.
7. How do those risks differ from in-kind interventions for instance or from other modalities?
8. What are the main challenges of using CVA to deliver food assistance? And the main enablers?
9. Do you think CVA were/would have been appropriate to deliver assistance in Diffa?
10. Do you feel CVA would be more cost effective to do so? Why?
11. Which service providers do you use to deliver CVA? Would you recommend this service provider?
12. Do you feel you have the in-house capacity to deliver at scale CVA? If not, what else would you need?
13. What is the main learning from your previous CVA response? If you were to implement your CVA response again, what would you change?
14. Looking at the risk assessment matrix (present it and fill it in with the respondent) and thinking about CVA in the Nigerian context, how would you rank the following risks overtime?

Table 15: Risk Assessment Matrix

	Overall assessment (Acute, High, Medium, Low)	Evolution over the past 5 years	Implications for CVA in particular
Security Issue (for the organization)			
Do-no-harm for populations			
Misappropriation and fraud (individual level)			
Corruption and bribery (systemic level)			
Double-counting / errors of beneficiary inclusion			



	Overall assessment (Acute, High, Medium, Low)	Evolution over the past 5 years	Implications for CVA in particular
Negative influence on societal relations within beneficiary households and communities			
Perception of assistance and NGOs with COVID			
Inflation and market distortions			

