

# Cash and Voucher Assistance (CVA) programming

How Can  
Household Economy Analysis (HEA)  
Help?

Presentation for Food Security Sector – Transfer Value Task force



**Save the  
Children**

# Cash and Voucher Assistance Programming...

## ...what for and what is the problem?



Help populations **reduce the impact and recover** from the shock



Need for reference points **to understand and cover gaps**



Necessity to **identify and justify a transfer amount**



Needs surpass the available funds

- **What minimum threshold should the shock affected populations reach?**
- **What is the capacity of the the affected populations after the shock?**
- **How much support do they need to cope with or recover from the shock?**

# What is Household Economy Analysis ... ...and how can it help?

Household Economy Analysis (HEA) is a livelihoods-based methodological framework for analysing the way households obtain access to the things they need to survive and prosper.

It assesses households':

- (i) **Food production**
- (ii) **Income generation**
- (iii) **Food and non-food expenditures**

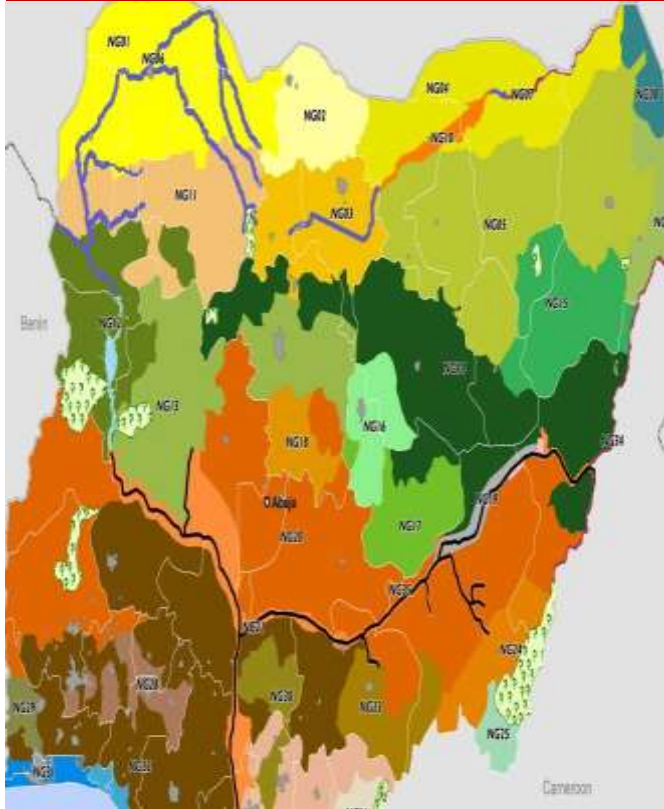
...for a typical consumption year.

➔ It provides a **baseline** for how households make their living ...  
... and allows to analyse how their capacity to make living affected by shocks.

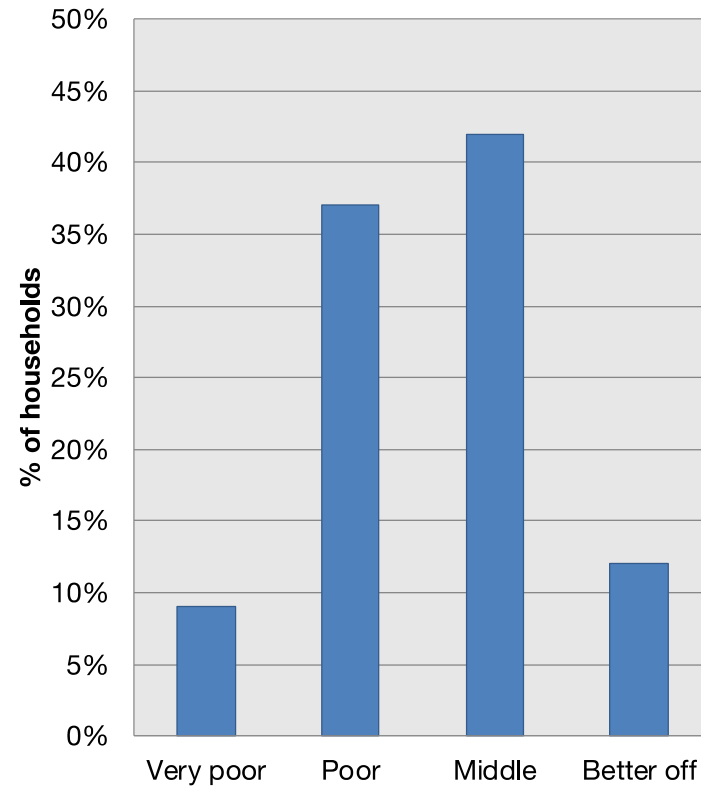
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HOW?

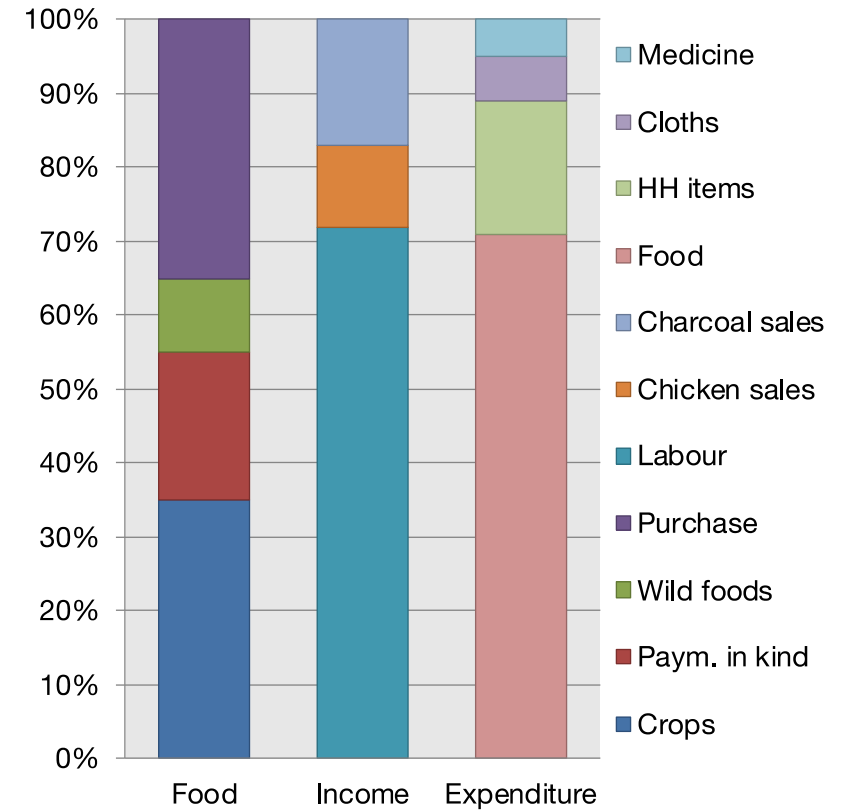
# The baseline assessment



Livelihood zoning



Wealth breakdown

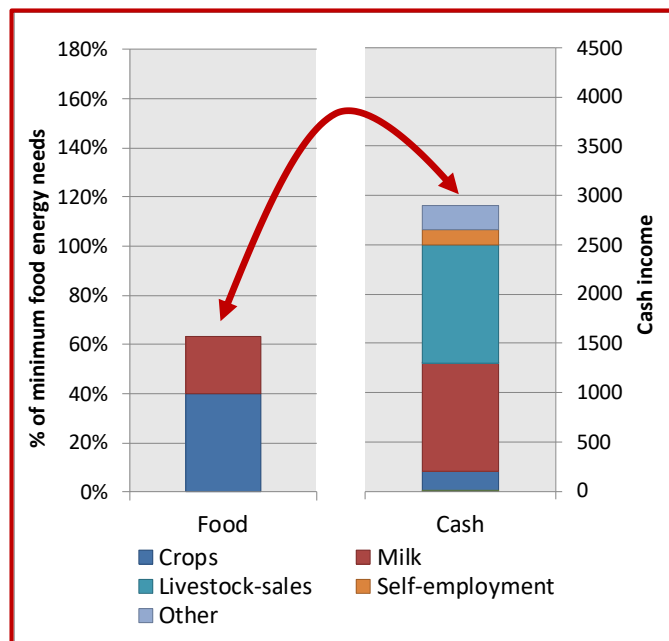


Livelihoods

# Total household income (food & cash)

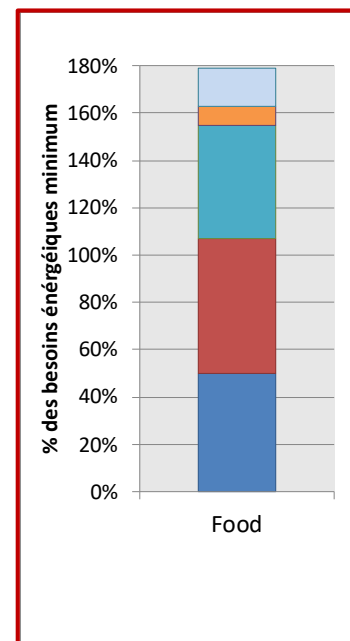
In HEA there are two potential sources of income: food & cash

→ *They need to be combined to determine total household income*



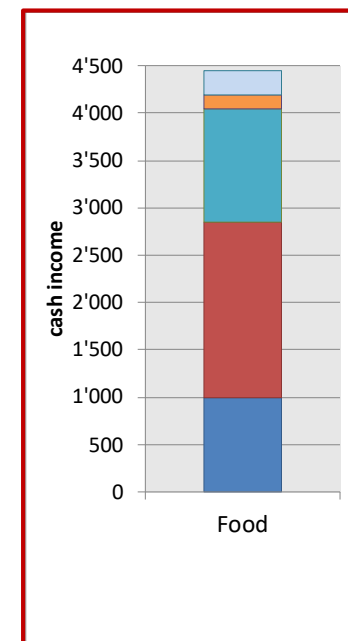
*We can  
converts the  
cash into*

*kilocalories  
using the  
main staple,*



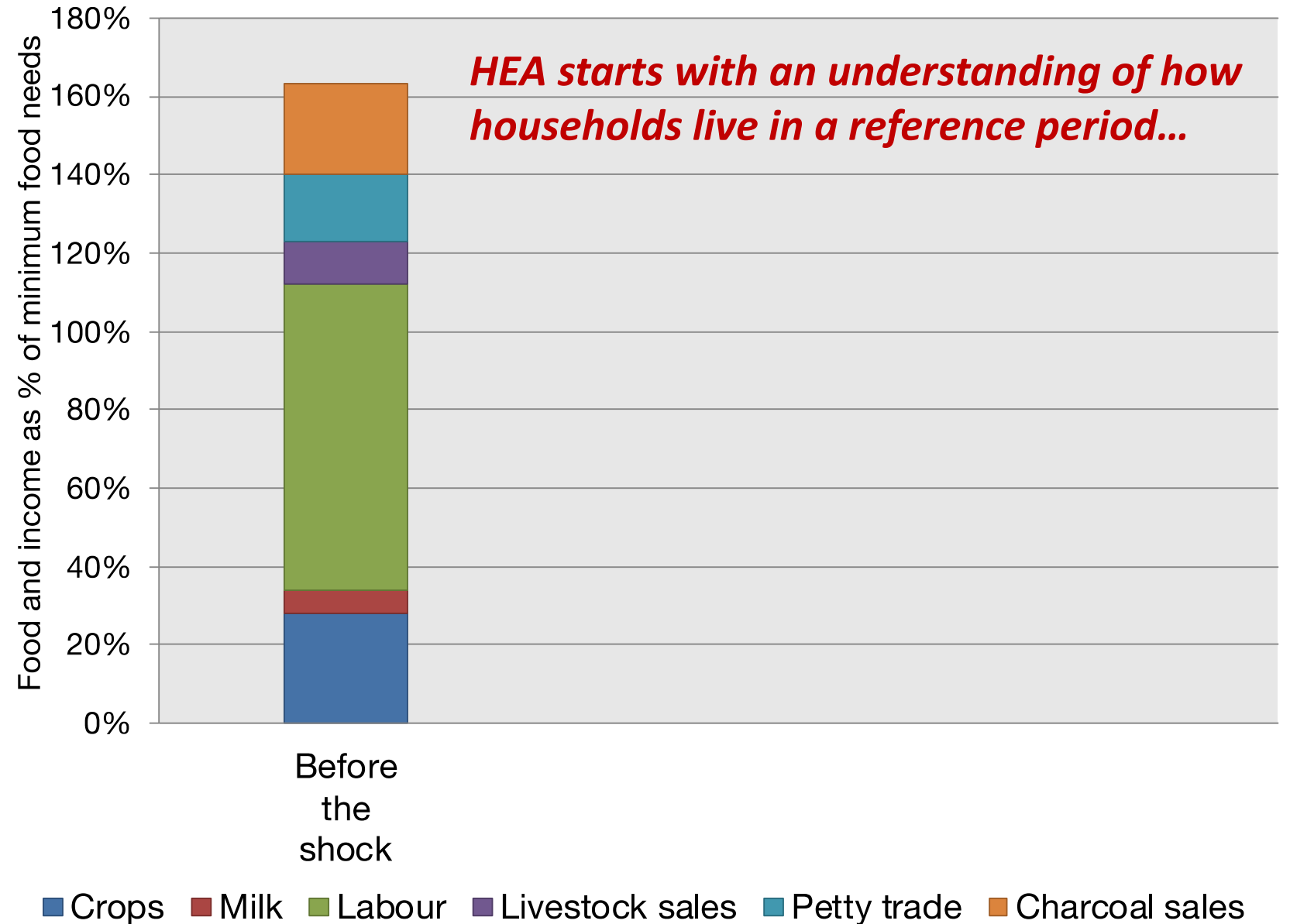
*...or we can  
converts the  
food into*

*cash using  
the product  
prices.*

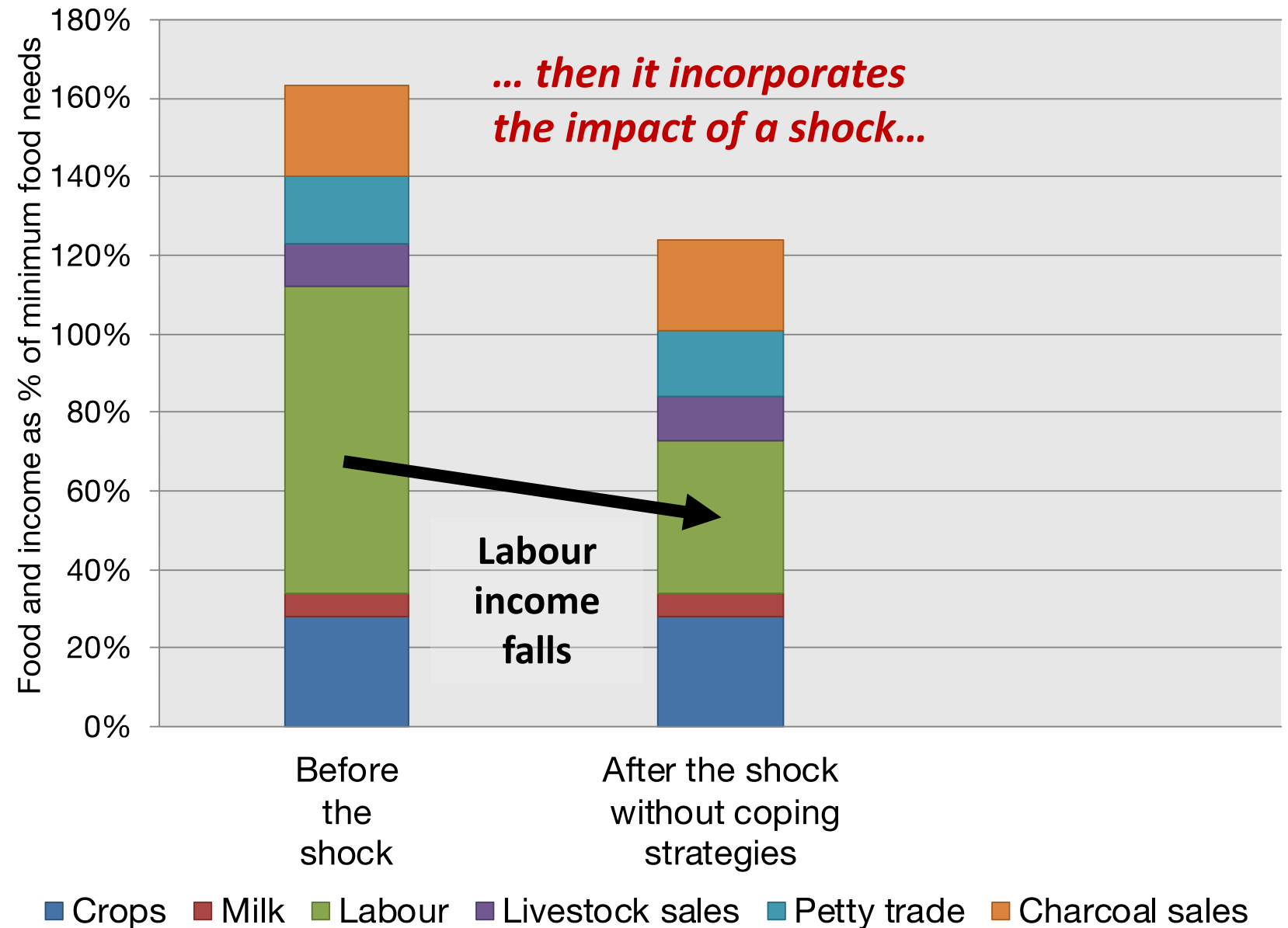


→ *For the sake of clarity food and income sources appear aggregated.*

# HEA Framework Overview

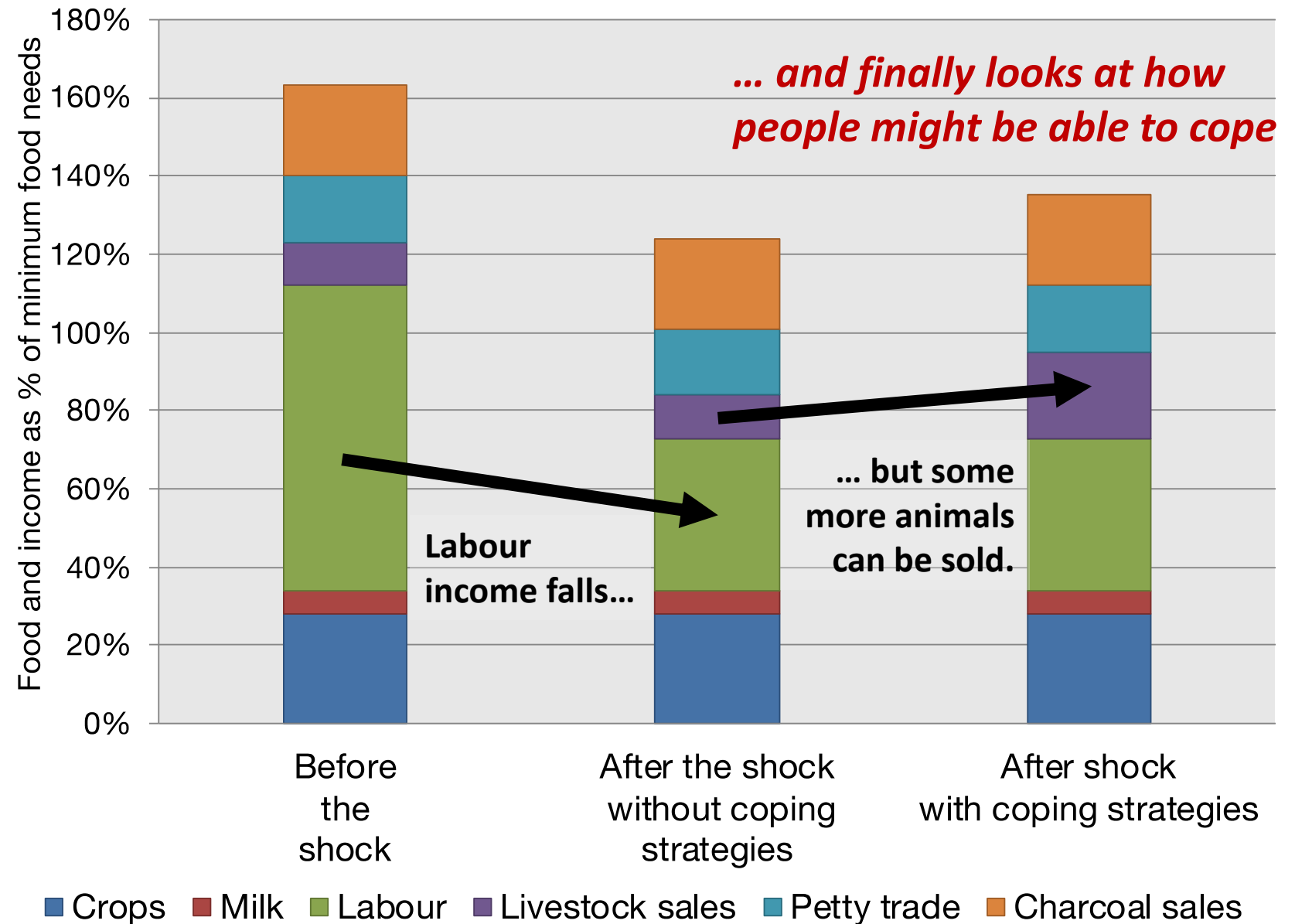


# HEA Framework Overview

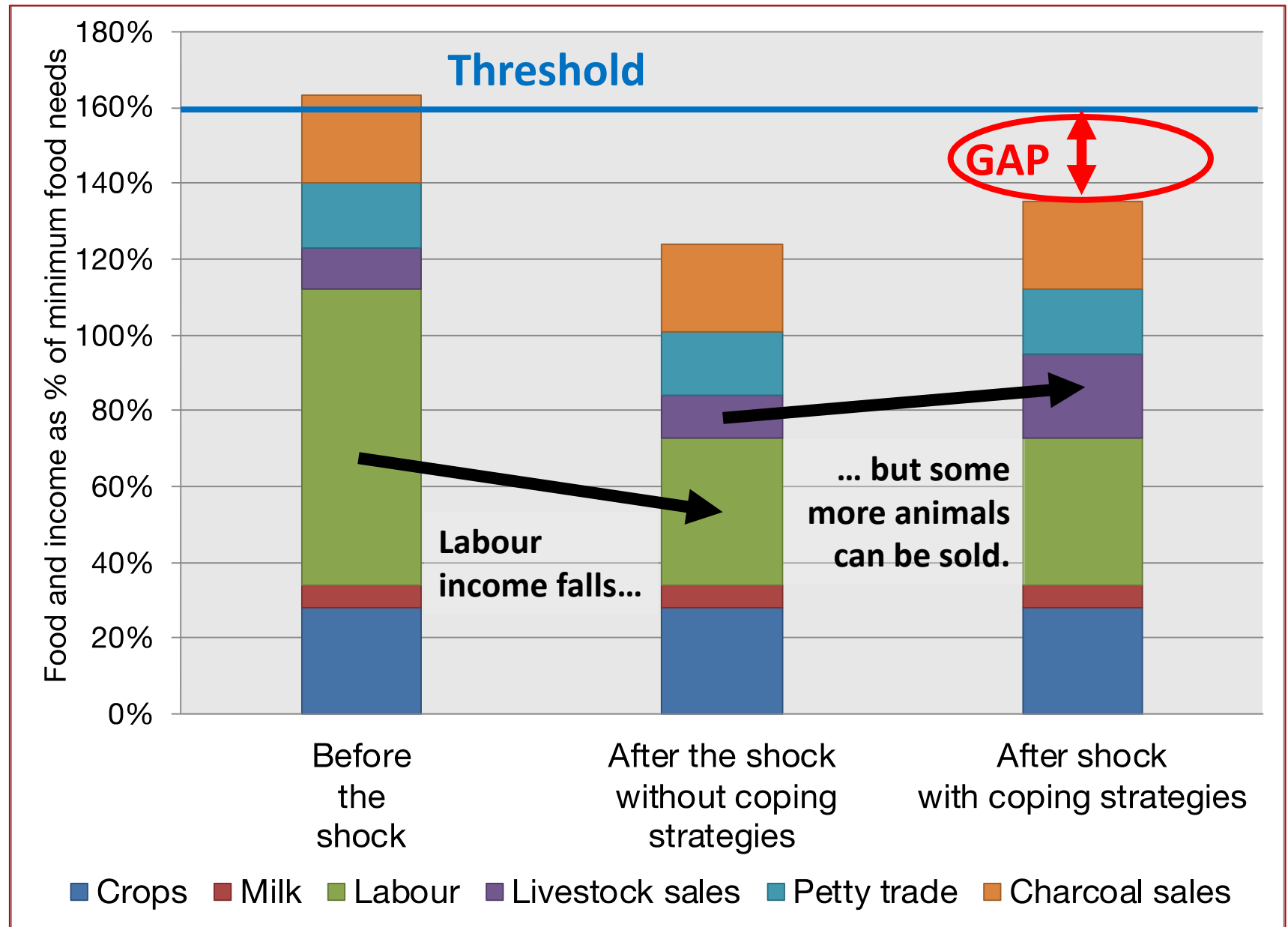




# HEA Framework Overview



# HEA Framework Overview



# Coping strategies in HEA

There are two main categories of coping strategies:

Efforts to increase access to food & income →

- Increasing livestock sales
- Collecting more wild foods
- Increasing casual work activities
- Etc.

*Analysed by looking at  
'expandability'*

Efforts to reduce non-essential expenditures →

- Less expenditures on clothing
- Switching to less expensive staple foods
- Etc.

*Analysed by setting  
'intervention thresholds'*

*The extent of these efforts is determined during the baseline assessment.*

# Coping strategies in HEA

HEA Outcome Analysis ranks coping strategies and does not consider damaging ones:

LEVEL OF COPING	EXAMPLES
LOW COST STRATEGIES	<ul style="list-style-type: none"><li>• Reduced expenditures on non-essential items</li><li>• Harvesting of reserve crops (e.g. cassava)</li><li>• Switching to less preferred cheaper staples</li></ul>
MEDIUM COST STRATEGIES	<ul style="list-style-type: none"><li>• Increased livestock sales (sustainable levels)</li><li>• Intensification of local labour activities</li><li>• Short term seasonal labour migration</li><li>• Intensification of self-employment</li></ul>
HIGH COST STRATEGIES	<ul style="list-style-type: none"><li>• Unsustainable livestock sales</li><li>• Distress migration of whole household</li><li>• Excessive firewood/charcoal sales</li><li>• Sale of productive assets</li><li>• Prostitution</li></ul>

# Coping strategies in HEA

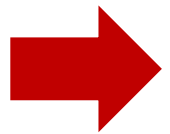
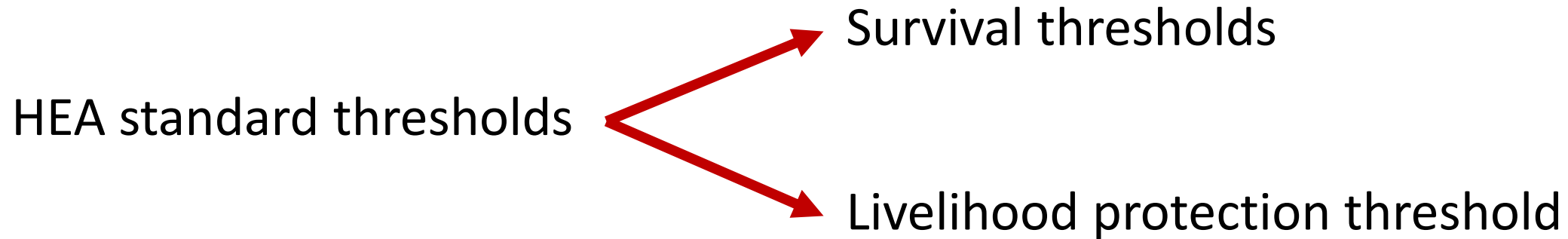
During an HEA Outcome Analysis the analyst can set level of coping going into the analysis.

*In the LIAS on the O-sheet...*

	A	B	C	D	E	F	G	H	I	J	Q	R	S	T	U	V	W	X	Y	Z
38	<b><u>OTHER ANALYSIS PARAMETERS</u></b>																			
39																				
40	<b><u>MINIMUM FOOD ENERGY INTAKE (kcal/person/day)</u></b>																			
41	Reference year			2100																
42	For current analysis			2100																
43	Problem specification			100%																
44																				
45	<b><u>'COPING' STRATEGIES/EXPANDABILITY TO INCLUDE IN THE ANALYSIS</u></b>																			
46						Option	<u>Coping strategies/expandability included</u>													
47	Select option			3		1	None													
48						2	Livestock sales, crop sales, gifts and remittances													
49						3	Option 2 plus labour, labour migration and self-employment													
50						4	Option 3 plus firewood & charcoal sales													

The analyst has the option to reduce the daily per person kilocalorie requirements but this is rarely done.

# Deciding on a threshold



*But it is possible to include any desired threshold for which one has price information that corresponds to the baseline year...*

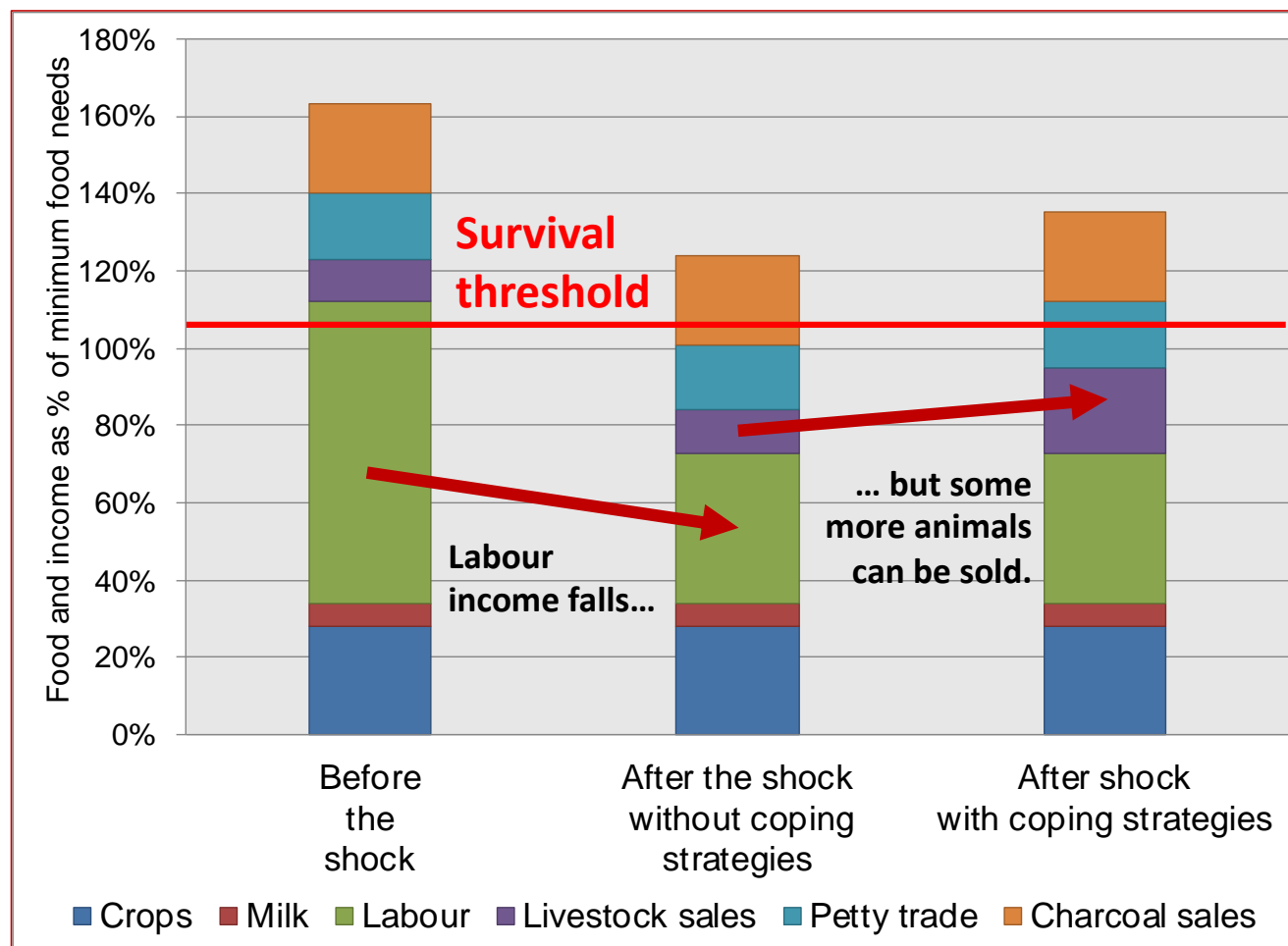
# Deciding on a threshold

## Survival threshold:

- 2'100 kcals / pppd
- Cost associated with food preparation (e.g. combustible, soap)
- Expenditure on water for human consumption



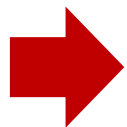
*If households cannot cover these cost an intervention to save lives could be launched*



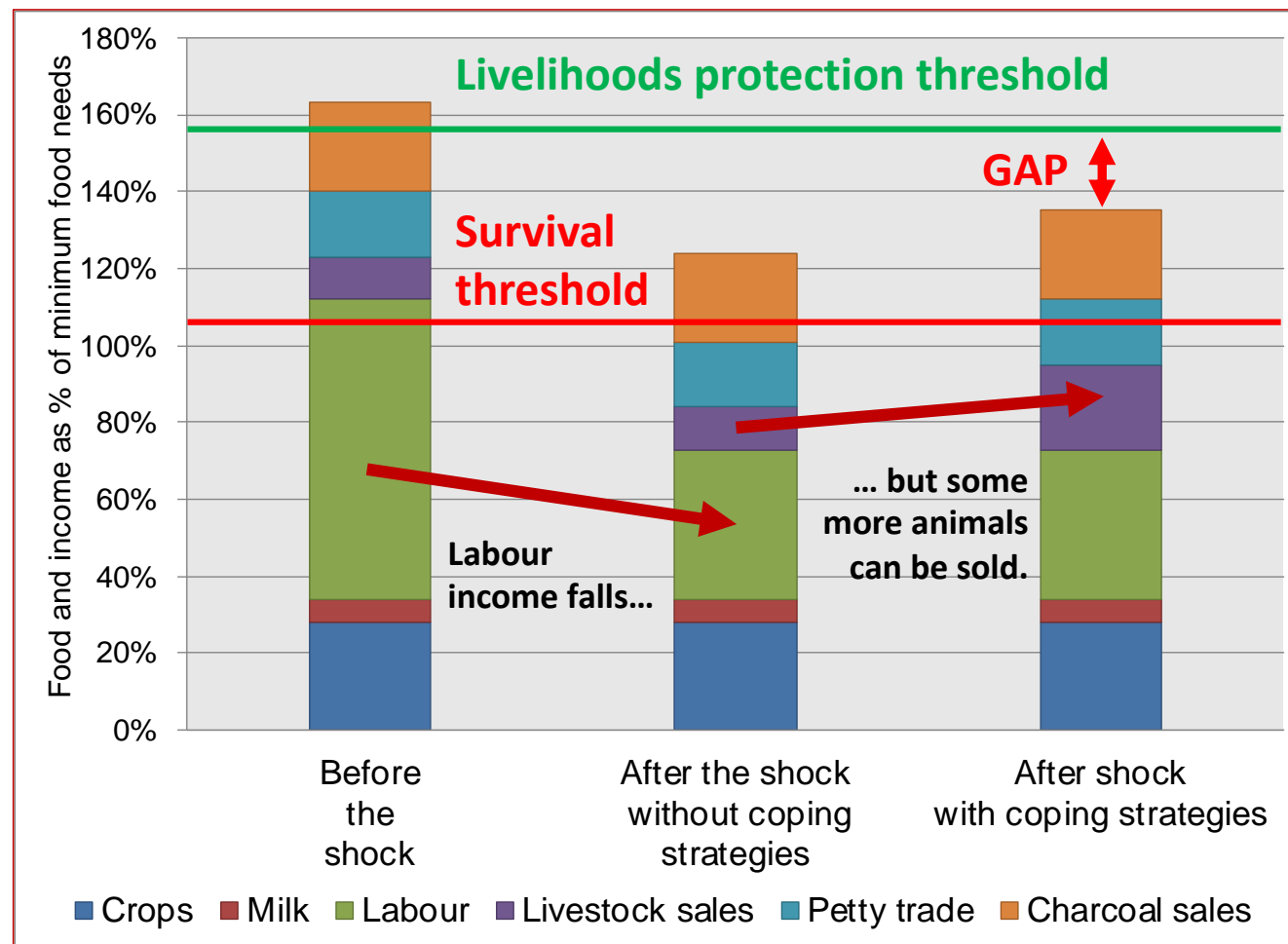
# Deciding on a threshold

## Livelihood protection threshold:

- Survival threshold
- Cost of basic services (e.g. school, health)
- Cost of maintaining productive activities in medium and long run (e.g. agric. inputs, vet. drugs, etc.)
- Cost of locally acceptable standard of living (e.g. sugar, tea, coffee, etc.)

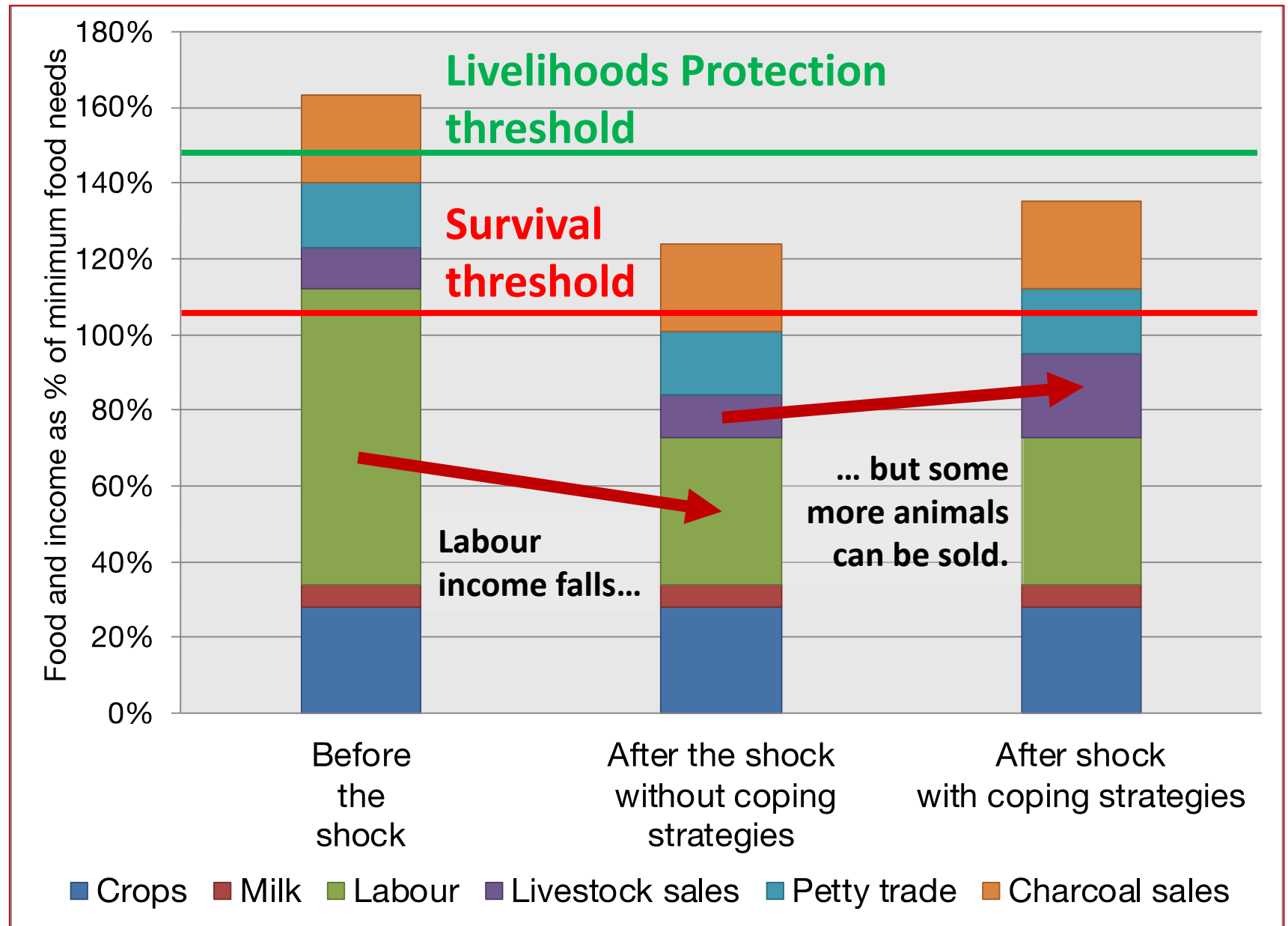


*If households cannot cover these cost an intervention to protects existing livelihoods should be launched*





# HEA Framework Overview



# Coping: expandability

## *BSS Exp factors sheet*

EXPANDABILITY PARAMETERS					
		MAXIMUM (or MINIMUM)			
WEALTH GROUP		VP	P	M	R
All of the below only apply if the item is sold in the reference year.					
<b>Milk and ghee sales</b>					
<b>all types of milk and ghee</b>					
	max.sales as % of baseline	150%	150%	150%	150%
<b>Livestock offtake</b>					
<b>camels</b>					
	max. total offtake %	10%	10%	20%	20%
	max.sales as % of baseline	200%	200%	200%	200%
<b>cattle</b>					
	max. total offtake %	20%	20%	25%	25%
	max.sales as % of baseline	200%	200%	200%	200%
<b>shoats</b>					
	max. total offtake %	40%	40%	50%	50%
	max.sales as % of baseline	200%	200%	200%	200%
<b>Crops</b>					
<b>Cassava/wild foods/fishing</b>					
	max.harvest as a % of baseline	130%	130%	130%	130%
<b>Crop sales (%sold in a bad year)</b>					
	maize, sorghum, millet, barley, enset, sweet pot.	0%	0%	0%	0%
	teff, wheat	100%	100%	100%	100%
	pulses	75%	75%	75%	75%
<b>Employment, self-employment, remittance and social support</b>					
<b>local labour</b>					
	max.income as % of baseline	115%	115%	115%	115%
<b>labour migration</b>					
	max.income as % of baseline	125%	125%	125%	125%
<b>remittance</b>					
	max.income as % of baseline	200%	200%	200%	200%
<b>firewood and charcoal</b>					
	max.income as % of baseline	125%	125%	125%	125%
<b>other self-employment/petty trade</b>					
	max.income as % of baseline	115%	115%	115%	115%
<b>social support/gifts</b>					
	max.income as % of baseline	150%	150%	150%	150%

# Defining Thresholds: Survival Food

			Kcals purchased - baseline			Expenditure - baseline		
<b>Expenditure</b>			VP	P	M	VP	P	M
<b>Food Purchase</b>		code for basket	VKB	PKB	MKB	VEB	PEB	MEB
Bread, pita: name of meas.	100%	1	36%	34%	34%	821250	766500	766500
Wheat flour: name of meas.	0%	4	4%	3%	2%	52500	45000	27000
Bulgar wheat: name of meas.	100%	2	3%	3%	3%	54000	54000	72000
Rice: name of meas.	100%	2	6%	6%	6%	90000	120000	150000
Beans/lentils/chickpeas: name of meas.	100%	2	3%	4%	5%	90000	124800	156000
Pasta: name of meas.	75%	4	3%	3%	3%	67200	100800	126000
Sugar: quantity (kg)	25%	4	5%	6%	6%	52000	60000	60000
Meat - chicken: quantity (kg)	75%	4	2%	2%	2%	130000	227500	312000
Cooking oil: quantity (kg)	100%	2	15%	17%	13%	210000	240000	240000
Labneh; quantity (kg)	100%	2	1%	1%	2%	100000	150000	336000
Other: Milk - powdered	75%	2	2%	2%	2%	144000	144000	240000
Thyme	100%	4	0%	0%	0%	60000	120000	180000
Salt	100%	4	0%	0%	0%	12000	12000	12000
Potato	100%	2	3%	4%	4%	112500	200000	225000
Other: Sardines, canned	50%	4	1%	0%		52000	36000	
Other: Tuna, canned	50%	4	0%	1%	1%	90000	135000	180000
Bananas	75%	4	1%	3%	3%	36000	104000	130000
Fresh veg	100%	2	1%	1%	2%	130000	195000	312000
Meat - beef	25%	4	1%	1%	3%	252000	384000	768000
Other: Eggs	100%	2	1%	1%	2%	89991	119988	179982
Other: Hard cheese	75%	4	2%	2%	5%	108000	168000	336000
Other: Soft cheese	75%	4	1%	2%	1%	108000	144000	249984
Other: Yoghurt	75%	4	1%	1%	1%	100000	150000	180000
<b>TOTAL ADDITIONAL FOOD IT</b>	<b>40%</b>	<b>4</b>	<b>7%</b>	<b>7%</b>	<b>11%</b>	<b>647000</b>	<b>946800</b>	<b>1593200</b>

Codes	
main staple	1
other staple	2
livelihoods protection	4



# Deciding on another threshold

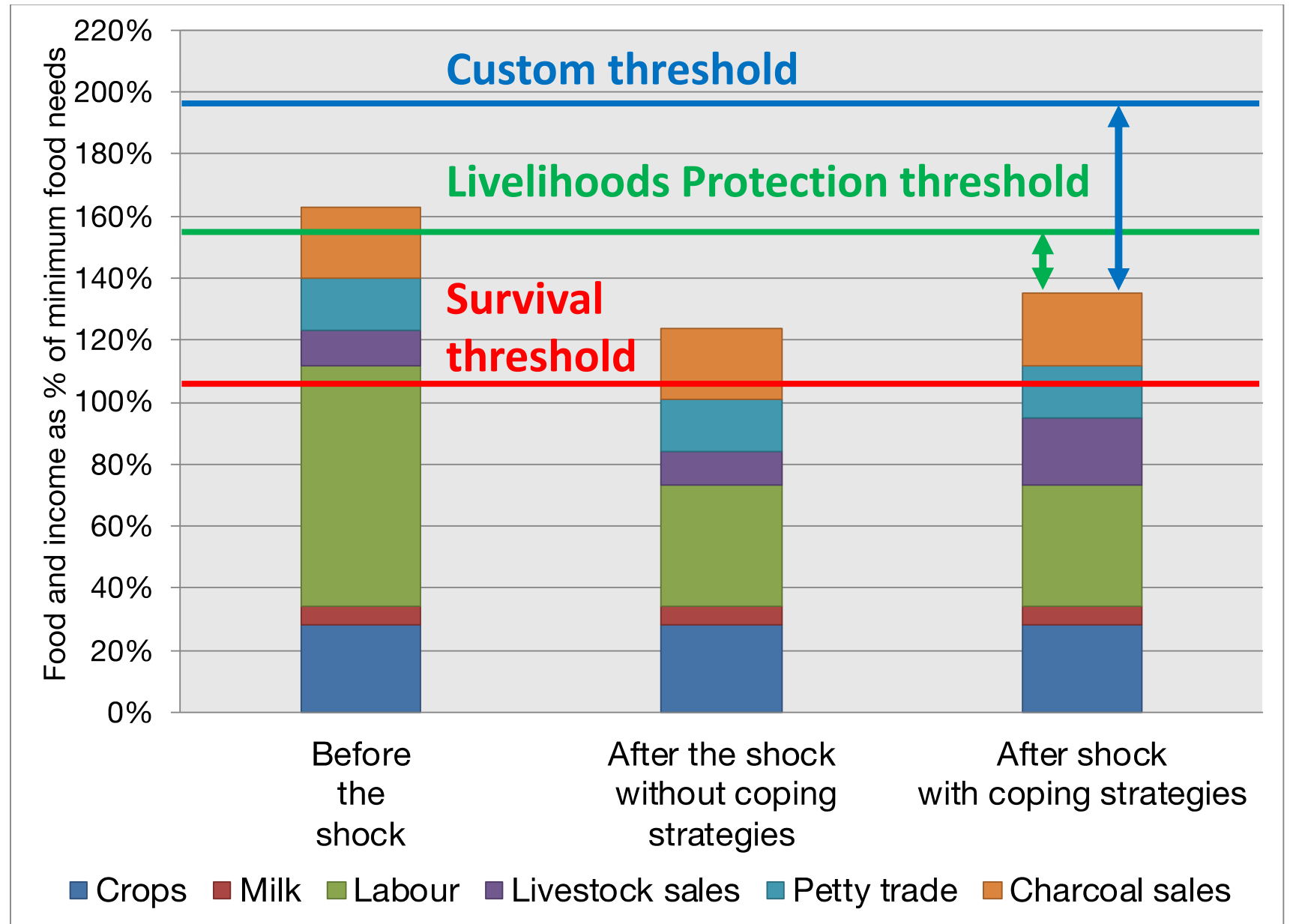
**MEB**

A Minimum Expenditure Basket is a quantification of basic needs items and services that can be monetized and are accessible in adequate quality through local markets and services. Items and services included are those that households in a given context are likely to prioritize, on a regular basis.

**COtD**

The Cost of the Diet is a method to estimate the amount and combination of local foods that are needed to provide individuals or a family with foods that meet their average needs for energy and their recommended intakes of protein, fat and micronutrients.

# HEA Framework Overview



# CVA programming questions

- What threshold should be used? / Where do we want people to recover to?

- How much were households affected by the shock?

- What is the extent of the total household income?

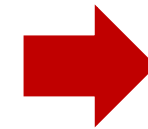
→ What is the extent of the deficit / gap?

→ When does the gap occur?

- What assistance is provided to the affected population?

→ What is the extent of the deficit that needs to be covered?

→ What are other actors providing?



**HEA** Outcome  
Analysis





*Can provide a consistent  
rational for a transfer value*

# CVA programming questions

- What are donors requirements?
- What are other actors doing?
- How can the total needs and beneficiary numbers be balanced?



# CVA programming questions: BSS information

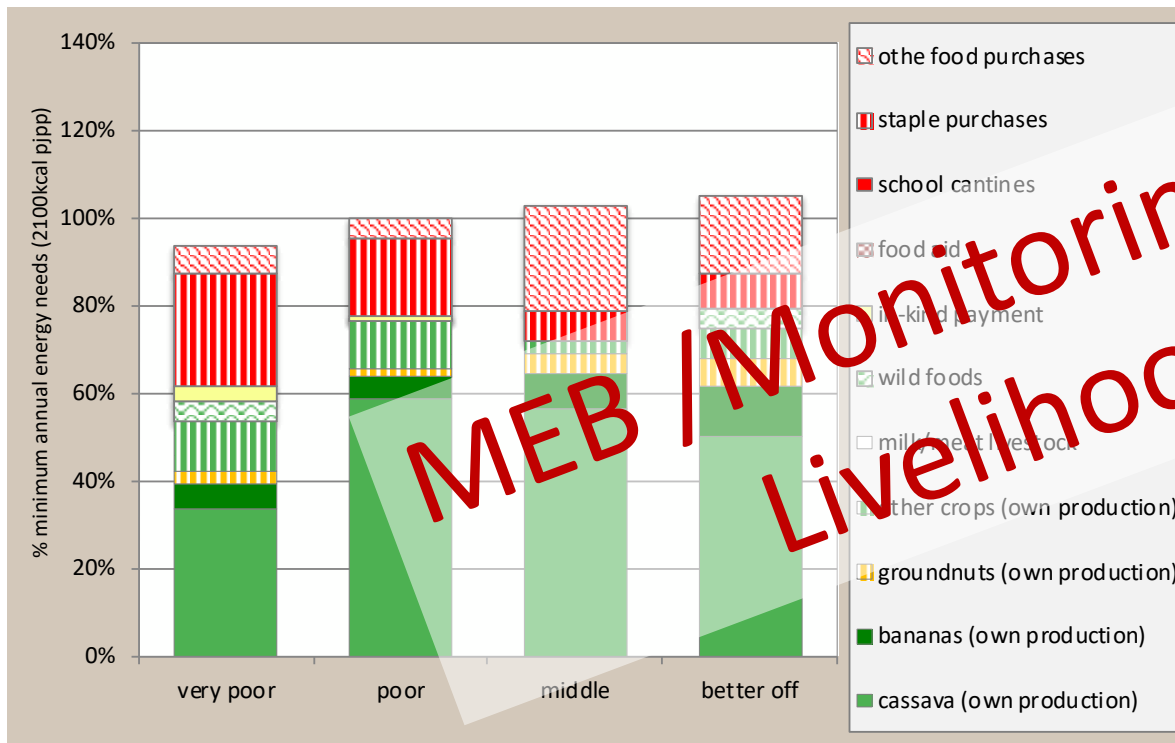
		Wealth group characteristics						
		Household size	Land ownership (Ha)	Cultivated area (Ha)	Crops	Livestock	Poultry	Other assets
Very Poor		5-7	0,25-0,35	0,25-0,35	cassava, groundnuts, maize, beans, igname	0-3 goats	2-8 chickens	
Poor		5-7	0,25-0,35	0,35-0,5	cassava, groundnuts, maize, beans, igname	1-3 goats, 1-3 sheep, 0-2 cattle (for sharecropping), 0-3 pigs	2-8 chickens	
Middle		7-9	0,5-1	0,5-1	cassava, groundnuts, maize, beans, igname, small peas, plantains, bananas	2-4 cattle; 3-5 goats; 4-6 sheep; 0-3 pigs	5-10 chickens	1-3 telephones, 1 motorcycle, 1 solar pannel
Better off		8-10	1-2	1-2	cassava, groundnuts, maize, beans, igname, small peas, plantains, bananas	5-11 cattle, 5-7 goats, 6-9 sheep, 0-5 pigs	5-10 chickens	1-3 telephones, 1 motorcycle, 1 solar pannel, 1 wheelbarrow

0% 20% 40% 60%  
% ménages

# CVA programming questions: BSS information

## Food access

*BSS Summ sheet: Columns A to K, Rows 878 to 897*



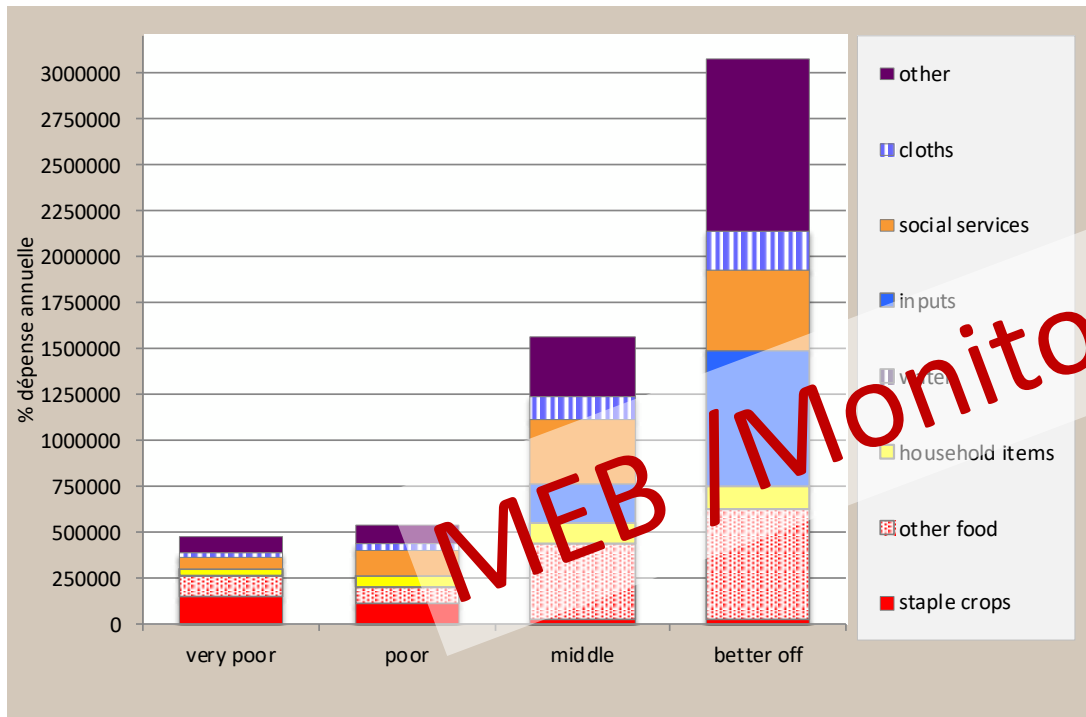
SYNTHÈSE					RÉPONSE			
BASE DE RÉFÉRENCE					MAXIMUM (ou MINIMUM)			
	Très pauvre	Pauvre	Moyen	Aisé	Très pauvre	Pauvre	Moyen	Aisé
	VB	VE	PB	PE	MB	ME	BB	BE
	V.Poor		Poor		Middle		B/off	
	bline	exp	bline	exp	bline	exp	bline	exp
877								
878	0%	0%	0%	0%	0%	0%	0%	0%
879	0%	0%	0%	0%	0%	0%	0%	0%
880	1%	0%	0%	0%	5%	0%	10%	0%
881	32%	0%	58%	0%	52%	0%	40%	0%
882	3%	0%	2%	0%	2%	0%	2%	0%
883	3%	0%	3%	0%	5%	0%	10%	0%
884	3%	2%	2%	8%	5%	21%	6%	27%
885	1%	2%	0%	0%	0%	7%	2%	11%
886	0%	0%	0%	0%	0%	0%	0%	0%
887	0%	0%	0%	0%	0%	0%	0%	0%
888	0%	0%	0%	0%	0%	0%	0%	0%
889	8%	0%	8%	1%	0%	0%	0%	0%
890	2%	0%	2%	3%	2%	8%	4%	10%
891	0%	0%	0%	0%	0%	0%	0%	0%
892	0%	0%	0%	0%	0%	0%	0%	0%
893	3%	1%	0%	0%	0%	0%	4%	1%
894	0%	0%	0%	0%	0%	0%	0%	0%
895	5%	-5%	3%	-3%	10%	-10%	6%	-6%
896	26%		18%		7%		8%	
897	87%	0%	97%	9%	89%	26%	92%	44%

MEB / Monitoring system design  
Livelihoods analysis

# CVA programming questions: BSS information

## Expenditures

*BSS Summ sheet: Columns A to F, Rows 832 to 840*



MEB / Monitoring system design

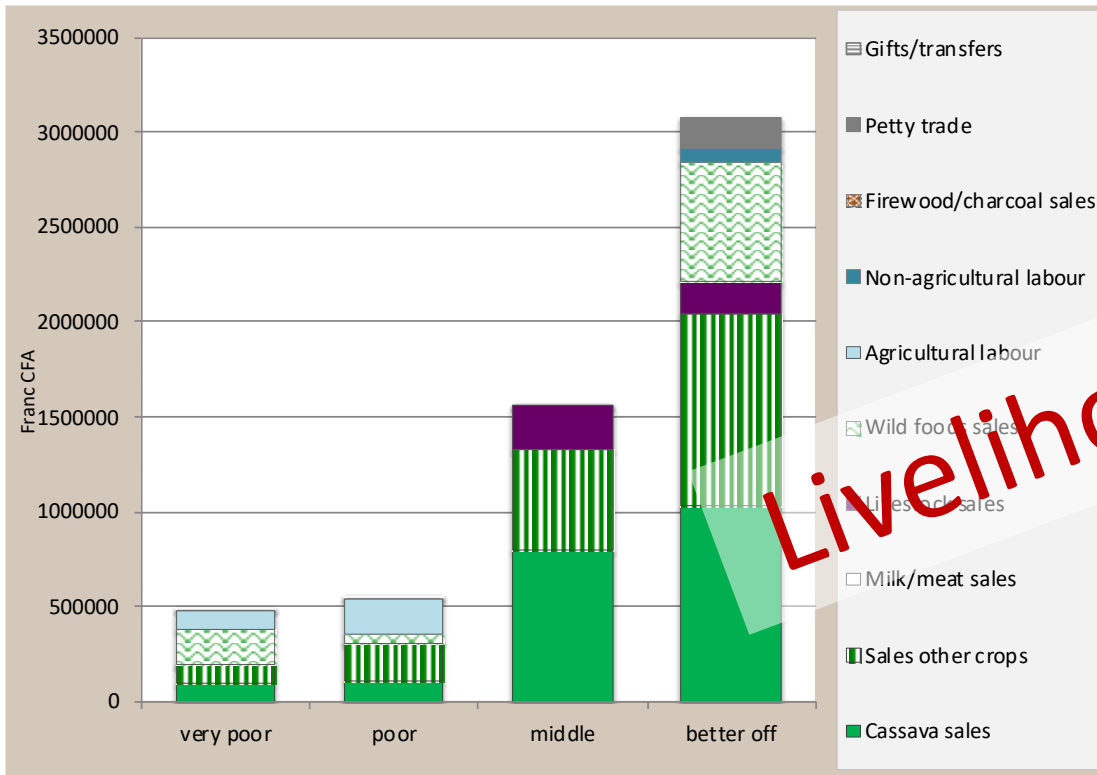
	A	C	D	E	F	G
1						
2						
3						
4						
5						
6						
7						
831						
832						
833						
834						
835						
836						
837						
838						
839						
840						
841						
842						

SYNTHÈSE				
BASE DE RÉFÉRENCE				
	Très pauvre	Pauvre	Moyen	Aisé
832 <b>Resumé de dépenses - détaillé</b>				
833 Norriture de base	157521	108010	25581	29983
834 Autres aliments	100674	96688	417884	592290
835 Equipement ménager	43600	55142	113386	124833
836 Eau	0	0	0	0
837 Intrants de production	0	0	209583	735166
838 Social serv.	65873	144717	347933	443633
839 Vêtements	24083	37166	127714	215000
840 Autre.	88282	98291	315313	929042
842 total	480032	540014	1557394	3069947

# CVA programming questions: BSS information

BSS Summ sheet: Columns A to F, Rows 832 to 840



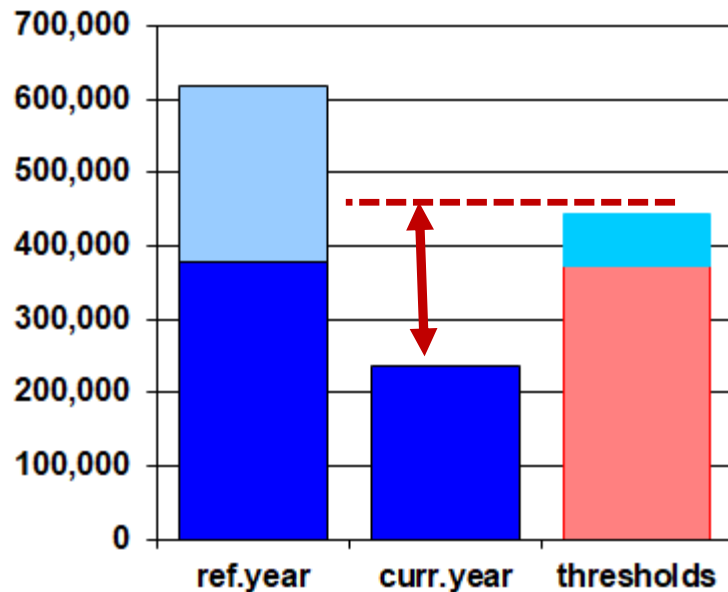
Livelihoods analysis

	A	B	C	D	E	F	G
1							
2							
3			<b>SYNTHÈSE</b>				
4			<b>BASE DE RÉFÉRENCE</b>				
5			<b>Très pauvre</b>	<b>Pauvre</b>	<b>Moyen</b>	<b>Aisé</b>	
6							
7							
8							
82			<b>Resumé de dépenses - détaillé</b>				
833			157521	108010	25581	29983	
834			100674	96688	417884	592290	
835			43600	55142	113386	124833	
836			0	0	0	0	
837			0	0	209583	735166	
838			65873	144717	347933	443633	
839			24083	37166	127714	215000	
840			88282	98291	315313	929042	
841							
842			<b>480032</b>	<b>540014</b>	<b>1557394</b>	<b>3069947</b>	

# CVA programming questions: OA gap analysis

## Seasonal Expenditure (Food + Cash)

District: Ngala  
 Livelihood Zone: IDP  
 Household type: VP



Unit for Cash:		NGN	x1000		Unit for Cash:		
State	LGA	SURVIVAL DEFICIT			L/HOODS PRO		
		Benefic- iaries	Either MT	OR Cash	Benefic- iaries	Either MT	OR Cash
Borno	MMC	81,438	3,440	530,420	596,655	39,806	5,971,387
Borno	Jere	79,686	3,038	457,400	476,949	29,621	4,346,466
Borno	Konduga	67,858	2,165	324,892	144,412	10,352	1,533,453
Borno	Mafa	30,570	399	58,758	67,041	5,031	731,022
Borno	Magumeri	106,359	6,866	1,320,916	106,359	6,835	1,312,814
Borno	Ngala	78,522	5,531	1,075,493	78,522	4,713	913,843
<b>TOTALS</b>		444,435	21,438	3,767,879	1,469,939	96,358	14,808,986

State	LGA	TOTAL		
		Benefic- iaries	Either MT	OR Cash
Borno	MMC	596,655	43,246	6,501,807
Borno	Jere	476,949	32,659	4,803,865
Borno	Konduga	144,412	12,517	1,858,345
Borno	Mafa	67,041	5,429	789,780
Borno	Magumeri	106,359	13,701	2,633,731
Borno	Ngala	78,522	10,244	1,989,336
<b>TOTALS</b>		1,469,939	117,796	18,576,865

# CVA programming questions: OA gap analysis

<b>TOTAL</b>	<b>ref.year</b>	<b>curr.year</b>	<b>thresholds</b>
survival			373,233
l/hoods protection			70,826
self employment	378,178	237,565	
food aid	238,432	-	
deficit: survival	-	<b>135,668</b>	
deficit: livelihoods protection	-	<b>70,826</b>	
total income	616,610	237,565	

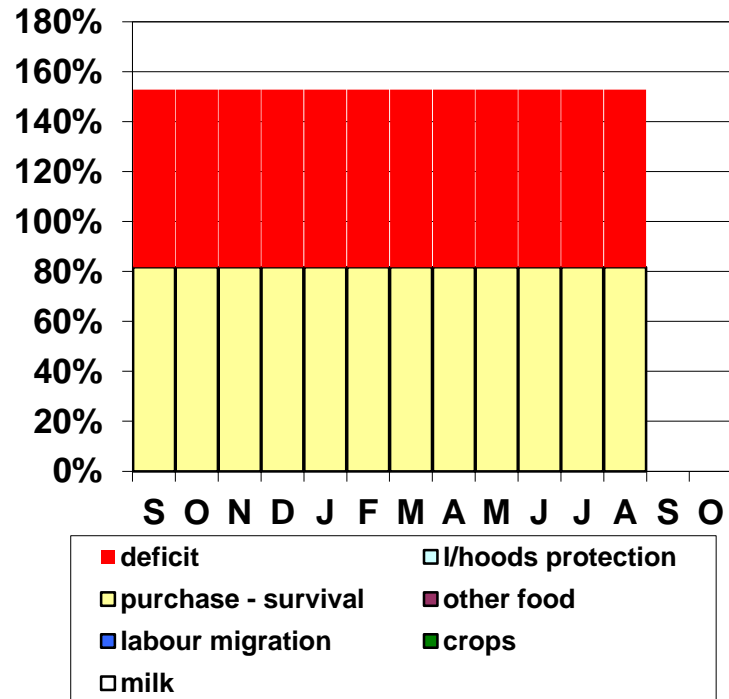
Annual per household member amount: NGN135,668

*Allows to adapt the CVA tranfer value to the household size*

# CVA programming questions: OA gap timing

## Seasonal Expenditure (Food + Cash)

District: Ngala  
 Livelihood Zone: IDP  
 Household type: VP



TOTAL	ref.year	curr.year	thresholds
survival			373,233
l/hoods protection			70,826
self employment	378,178	237,565	
food aid	238,432	-	
deficit: survival	-	<b>135,668</b>	
deficit: livelihoods protection	-	<b>70,826</b>	
total income	616,610	237,565	

Outcome Analysis shows when the deficit occurs:

- Regular deficit each month
- Monthly transfer

*For HH of 6 = NGN135,668, @NGN 11,305/HH/month -  
 @1,884 Naira/person/month*

*For HH of 8 = NGN181,000 @ NGN 15,000/HH/Month*

# CVA programming questions: Transfer amounts

<b>Baseline Thresholds</b>	<b>Very Poor MMC</b>	<b>Very Poor Jere</b>	<b>Very Poor Konduga</b>	<b>Very Poor Ngala</b>
HH size	6	6	6	6
Annual Income (Sept .1-Aug 2022)	NGN 280,494	NGN 280,127	NGN 270,844	NGN237,565
Survival Threshold	NGN 310,638	NGN 305,226	NGN 305,226	NGN373,233
Survival deficit – (Sept .1-Aug 2022)	NGN 30,144	NGN 25,099	NGN 34,382	NGN135,668
Annual cost of FMEB	NGN 625,968 (52164 * 12)	NGN 625,968	NGN 625,968	NGN625,968
Annual annual gap to meet FMEB	NGN 345,474 (280,494 – 625,968)	NGN 345,841	NGN 355,124	NGN388,403
<b>TRANSFER VALUE</b>	NGN 28,786	NGN 28,820	NGN 29,594	NGN 32,366
<i>Capita – Income Gap</i>	NGN 4,798	NGN 4,803	NGN 4932	NGN 5,394
<i>Capita – Survival Deficit</i>	NGN 420	NGN 350	NGN 478	NGN1,884
<i>Capita – LP deficit</i>	NGN 1,427	NGN1,337	NGN 1,466	NGN 2,868.5
<i>capita - fMEB</i>	NGN 4495 VS 6,086			



QUESTIONS?