



CRISIS-ADAPTED VSLA

Appropriateness by Type of Crisis and Type of Response

This is a companion document to
[A Guide to CARE's Crisis-Adapted VSLA.](#)

Use this tool to evaluate *if* and *when* CA-VSLA is
appropriate to implement within a given crisis.

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Those who work in the broad humanitarian response and development field know that crises can take many forms, may occur alone or in combinations, and may last from weeks to decades. **Table 1** below shows the ways we typically try to categorize crises (by onset, length, cause, or nature), despite the overlapping and multi-faceted aspects of all crises. **Table 2** below summarizes the typical ways we categorize crisis response—and if Crisis-Adapted VSLA is an appropriate element of that response. It outlines when and how Crisis-Adapted VSLA should be integrated into these responses to maximize effectiveness and ensure long-term benefits such as enhanced community resilience, sustainable recovery, and support to longer-term development.

TABLE 1: Crisis Categories

CATEGORY	DESCRIPTION	EXAMPLES
Acute	A severe and immediate situation requiring urgent humanitarian response, often following a sudden onset event.	<ul style="list-style-type: none"> • Haiti Earthquake (2010): Immediate and widespread devastation requiring urgent aid. • Typhoon Haiyan in the Philippines (2013): Rapid onset disaster with extensive damage. • Ebola Outbreak in West Africa (2014-2016): Urgent health crisis needing swift intervention.
Protracted	A situation of long-term and continuous humanitarian need and vulnerability, often characterized by repeated cycles of conflict, violence, displacement, and instability.	<ul style="list-style-type: none"> • Syria: Conflict and displacement since 2011. • Afghanistan: Decades of conflict, instability, and humanitarian need. • Yemen: Protracted civil war causing severe humanitarian crisis. • South Sudan: Conflict and displacement since 2011 independence.
Chronic	A persistent crisis that involves long-term vulnerabilities and needs but may not have the urgency or intensity of an acute crisis.	<ul style="list-style-type: none"> • Sahel Region: Persistent food insecurity and malnutrition. • Horn of Africa: Chronic drought and food scarcity affecting millions.
Sudden-Onset	A crisis that occurs unexpectedly and rapidly, requiring immediate humanitarian response.	<ul style="list-style-type: none"> • Indian Ocean Tsunami (2004): Sudden and devastating tsunami. • Nepal Earthquake (2015): Rapid onset earthquake causing widespread damage. • Hurricane Maria in Puerto Rico (2017): Sudden and destructive hurricane.

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CATEGORY	DESCRIPTION	EXAMPLES
Slow-Onset	A crisis that develops gradually over time, often related to environmental factors.	<ul style="list-style-type: none"> • Drought in the Horn of Africa (2011-2012): Gradual onset leading to famine. • Sahel Desertification: Slowly increasing environmental degradation. • Climate Change Impacts in Small Island States: Gradual sea-level rise affecting livelihoods.
Complex	A multi-dimensional crisis involving conflict, widespread violence, and extensive human suffering, often with significant displacement and human rights violations.	<ul style="list-style-type: none"> • Democratic Republic of Congo: Prolonged conflict with humanitarian impacts. • Central African Republic: Multi-faceted conflict causing widespread displacement. • Somalia: Complex interplay of conflict, drought, and displacement.
Humanitarian	A broad term encompassing any crisis that results in large-scale human suffering, requiring an urgent humanitarian response.	<ul style="list-style-type: none"> • Famine in Somalia (2011): Severe food crisis needing urgent aid. • Cyclone Idai in Mozambique (2019): Large-scale disaster with significant humanitarian needs. • COVID-19 Pandemic (2020-2022): Global health crisis with widespread impacts.
Environmental	A crisis caused by significant environmental degradation leading to severe ecological and human impacts.	<ul style="list-style-type: none"> • Amazon Rainforest Fires (2019): Extensive deforestation and environmental damage. • Deepwater Horizon Oil Spill (2010): Major marine pollution event. • Air Pollution Crisis in Delhi, India (ongoing): Severe air quality issues affecting health.
Economic	A situation where economic factors such as unemployment, inflation, or financial instability lead to widespread hardship.	<ul style="list-style-type: none"> • Greek Debt Crisis (2009-2018): Severe economic hardship and austerity measures. • Venezuelan Economic Crisis (ongoing): Hyperinflation and economic collapse. • Asian Financial Crisis (1997): Regional economic downturn affecting multiple countries.
Public Health	A crisis characterized by the widespread outbreak of disease or health-related problems overwhelming health systems.	<ul style="list-style-type: none"> • Novel Corona Virus/Covid-19 Pandemic (2020-22): Global respiratory pandemic. • Zika Virus Outbreak (2015-2016): Epidemic with severe health impacts. • Cholera Outbreak in Yemen (2016-ongoing): Widespread cholera epidemic.
Political	A situation involving significant political instability, government collapse, or major political unrest.	<ul style="list-style-type: none"> • Arab Spring (2010-2012): Series of political uprisings across Middle East, North Africa. • Venezuelan Political Crisis: Ongoing political and economic instability. • Myanmar Coup (2021): Military takeover leading to political unrest and violence.

TABLE 2: Crisis Response Categories and Crisis-Adapted VSLA Appropriateness

Emergency Response

Rapid onset emergencies, such as natural disasters, sudden conflict escalations, or abrupt economic collapses, demand immediate and effective responses to address urgent human needs. In complex emergency settings, these responses are further complicated by pre-existing instability and insecurity.



Timeframe:
6 to 12 months

TYPE OF INTERVENTIONS:	USE OF CVA:
Emergency Shelter and Non-Food Items Programs: Ensuring safe temporary shelter and access to necessary non-food items	<ul style="list-style-type: none"> • Cash Transfers for Shelter Repair and Construction: Providing cash to affected households to purchase materials and pay for labor to repair or construct shelters. • Vouchers for non-food items: Distributing vouchers redeemable at local markets for essential items such as blankets, cooking utensils, hygiene products, clothing.
Food Security and Nutrition Programs: Providing immediate food assistance to ensure access to adequate and nutritious food	<ul style="list-style-type: none"> • Cash Transfers for Food Purchases: Offering cash transfers to purchase food from local markets, ensuring families can buy what they need and prefer while supporting local economy. • Conditional Food Vouchers: Providing vouchers redeemable for specific food items at designated vendors. • Cash Transfers for Nutrition: Providing cash transfers conditional on attending nutrition education sessions or health check-ups, promoting better nutritional practices and improving health outcomes.
Water, Sanitation, and Hygiene (WASH) Programs Providing clean water, sanitation facilities, and hygiene products	<ul style="list-style-type: none"> • Cash Transfers for WASH Supplies: Providing cash to households to purchase hygiene products, water purification tablets, and sanitation materials. • Vouchers for WASH Services: Distributing vouchers redeemable for water deliveries, sanitation services, and hygiene kits. • Cash-for-Work in WASH Projects: Engaging community members in constructing or repairing WASH infrastructure in exchange for cash payments.
Health Programs Ensuring access to emergency health services and essential medications	<ul style="list-style-type: none"> • Cash Transfers for Health Services: Providing cash to households to pay for medical consultations, treatments, and medications. • Health Vouchers: Distributing vouchers redeemable for healthcare services at local clinics and hospitals. • Conditional Cash Transfers for Health: Offering cash transfers conditional on attending health check-ups, vaccinations, or follow-up treatments

Protection Programs

Providing safe spaces, legal aid, and psychosocial support

- **Cash Transfers for Protection Needs:** Offering cash transfers to cover protection-related expenses such as legal fees, safe transportation, and temporary accommodation, ensuring safety and security.
- **Vouchers for Protection Services:** Distributing vouchers redeemable for protection services such as legal counseling, psychosocial support, and safe housing, ensuring immediate access to protection mechanisms.
- **Cash-for-Work in Protection Projects:** Engaging community members in protection-related activities such as setting up safe spaces and community watch groups in exchange for cash payments, enhancing community safety and cohesion.

IS CA-VSLA APPROPRIATE FOR EMERGENCY RESPONSES?



Yes, with careful, flexible planning. A timeframe of less than 18 months is insufficient for CA-VSLA unless the CO can supplement with existing or guaranteed longer-term response opportunity(ies) to ensure that necessary human resources are available to complete the first saving cycle.

Recovery Response

Recovery response strives to bridge the gap between immediate humanitarian relief and long-term development, addressing the complex needs of communities affected by crises. It emphasizes rebuilding livelihoods, restoring essential services, and strengthening resilience to future shocks, ensuring sustainable recovery and improved well-being for vulnerable populations.



Timeframe:
18 to 24 months

TYPE OF INTERVENTIONS:

USE OF CVA:

Livelihoods Recovery Programs

Restoring and improving livelihoods, supporting IGAs, and building economic resilience.

- **Cash Grants for Business Recovery:** Providing cash grants to small business owners and entrepreneurs to rebuild or start new businesses, purchase tools, materials, and stock, and cover initial operating costs.
- **Conditional Cash Transfers for Vocational Training:** Offering cash transfers conditional on attending vocational training programs, enabling individuals to acquire new skills and improve their employability.
- **Vouchers for Livelihoods Inputs:** Distributing vouchers redeemable for agricultural inputs (seeds, tools, livestock) or business materials, ensuring beneficiaries have the resources needed to restart their economic activities.

<p>Shelter Recovery Programs Supporting the reconstruction and rehabilitation of homes and community infrastructure</p>	<ul style="list-style-type: none"> • Cash Transfers for Agricultural Inputs: Providing cash transfers to farmers to purchase seeds, tools, and fertilizers, enabling them to resume farming activities and improve food production. • Vouchers for Livestock and Equipment: Distributing vouchers for purchasing livestock and farming equipment, supporting the recovery of agricultural livelihoods and food security. • Conditional Cash Transfers for Nutrition: Offering cash transfers conditional on attending nutrition education programs, promoting better dietary practices and improving household nutrition.
<p>Education Recovery Programs Restoring formal education systems, rebuilding schools, and supporting students' return to school</p>	<ul style="list-style-type: none"> • Cash Transfers for School Fees: Providing cash transfers to families to cover school fees, uniforms, and supplies, ensuring that children can return to school and continue their education. • Vouchers for Educational Materials: Distributing vouchers redeemable for textbooks, stationery, and other educational materials, supporting students and teachers in rebuilding the learning environment. • Cash-for-Work in School Reconstruction: Engaging community members in rebuilding and repairing schools in exchange for cash payments, promoting both economic recovery and educational infrastructure development.
<p>Health Recovery Programs Rehabilitating health systems, ensuring access to healthcare services, and addressing long-term health needs</p>	<ul style="list-style-type: none"> • Cash Transfers for Healthcare Access: Providing cash transfers to households to cover healthcare costs, including medical consultations, treatments, and medications, ensuring ongoing access to healthcare services. • Vouchers for Health Services: Distributing vouchers redeemable at local health facilities for services and medications, supporting both patient access and the recovery of health systems. • Conditional Cash Transfers for Health Programs: Offering cash transfers conditional on attending health check-ups, vaccinations, or treatments, promoting preventative healthcare and long-term health improvements.

IS CA-VSLA APPROPRIATE FOR RECOVERY RESPONSES?



Yes, with caution. COs should consider linking CA-VSLA to 18- to 24-month recovery program opportunities. Doing so will significantly increase the impact of the project and enhance the sustainability of those impacts and strengthen the path toward development programming. By incorporating CA-VSLA, community members are equipped with essential financial tools and support systems, enabling them to rebuild their livelihoods more effectively. CA-VSLA fosters resilience by promoting savings, improving financial literacy, and creating support networks within the community. As a result, the community becomes better prepared to face future challenges, ensuring that the benefits of the recovery program extend beyond the immediate response and contribute to long-term development and stability.

Protracted Crisis Response

Protracted response strategies are tailored for prolonged and complex emergencies, often involving chronic conflict, displacement, or instability. Development programs in crisis settings aim to create sustainable, long-term solutions while addressing immediate humanitarian needs. These programs are often integrated and adaptable to the fluid and volatile conditions of such environments.



Timeframe:
Multi-year (2 to 5 years)

TYPE OF INTERVENTIONS:	USE OF CVA:
Integrated multi-year programming combining humanitarian and development goals; protection and social cohesion initiatives	CVA (through Cash or Voucher) Multi-purpose and multisectoral transfers to cover a range of needs over extended periods, supporting resilience and reducing reliance on external aid.
Livelihoods Programming	CVA (through Cash or Voucher) supports livelihoods by providing cash grants or vouchers for business startup kits, tools, seeds, and livestock. This enables individuals and households to rebuild their sources of income and invest in economic activities that suit their skills and market demands.
Food Security and Nutrition Programs	CVA (through Cash or Voucher) is used to allow households to purchase food directly from local markets, supporting both nutritional needs and local economies. Vouchers can be used to access specific food items or services, and conditional cash transfers may be linked to nutrition programs or dietary diversity initiatives.
Education Programs	CVA (through Cash or Voucher) can be used to pay school fees, buy uniforms, and purchase educational materials. This helps ensure that children can return to school and continue their education, which is critical for long-term development and stability.
Health and WASH	CVA (through Cash or Voucher) can be provided to households to pay for health services, medicines, and hygiene products. This supports immediate health needs while contributing to the overall health infrastructure by increasing demand for local services.

Shelter and Infrastructure Programs	CVA (through Cash or Voucher) can help families rebuild or repair their homes and infrastructure by providing the financial resources needed to purchase construction materials and pay for labor. This approach can stimulate local economies and create jobs within the community.
Governance and Capacity Building Programs	While CVA is less directly applicable in governance programs, cash transfers can support community engagement activities, training, and capacity building initiatives by covering participation costs and providing incentives for attendance.
Protection Programs	CVA (through Cash or Voucher) can support protection outcomes by providing resources that reduce economic vulnerabilities and risks of exploitation. For example, cash transfers can help survivors of GBV access safe housing and legal services.

IS CA-VSLA APPROPRIATE FOR PROTRACTED CRISIS RESPONSES?



Yes. Protracted response and development programming in crisis settings is ideal for CA-VSLA integration. The multi-year timeframe allows for the effective implementation and sequencing of all four elements of CA-VSLA and related activities, maximizing and sustaining impacts without the need to rush. This extended period also provides ample time to conduct thorough assessments and evaluate long-term impacts, ensuring that interventions are tailored to the evolving needs of the community and contribute to lasting resilience and development.