

Case study

From preparedness to rapid emergency cash transfer programming:

Lessons learned from Kenya Red Cross Society flood response

Heavy rainfall was experienced in various parts of Kenya throughout April 2016. On 29 April 2016, this rainfall led to the collapse of a residential building in Huruma Estate in Nairobi county that housed 187 families. By 3 May 2016, 16 deaths had been reported, 135 people were receiving treatment for various injuries, and 75 still missing. In the Mukuru slums, which are situated along the Nairobi river 550 families were also affected by flooding. Many houses were swept away, leading to displacement and loss of household items.



KRCS search and rescue teams looking for survivors in the collapsed Huruma Estate building © KRCS

A Disaster Relief Emergency Fund (DREF) operation was launched on 3 May 2016 to support those affected by the flooding through unconditional cash transfers, relief, shelter and psychosocial support services.

By 9 May, 700 families were identified and registered for cash transfer programming (CTP) support to cover temporary rental accommodation and other relevant

expenses. Some lessons were learnt on what enabled the rapid activation of this cash transfer program.

Lessons learned

1. A rapid needs assessment contributes to an effective and timely response

The Kenya Red Cross Society conducted a rapid needs assessment and a simple market analysis within one day to determine the needs of the affected population and the appropriate support that would be given. Rescued families in the collapsed Huruma building lost all their belongings, while those affected in the Mukuru slums were displaced but managed to salvage some household items. This information was used, together with existing CTP tools from the International Federation of Red Cross and Red Crescent Societies (IFRC) to calculate the amount of money to be disbursed to each household. Each of the 150 families affected and rescued from the collapsed Huruma building received KSH 15,000 (approximately \$150), while 550 families in the Mukuru slums each received KSH 6,500 (approximately \$65).

A post distribution monitoring is planned out to track market prices and understand how the beneficiaries are utilizing the money. To inform future CTP action in emergency response, the monitoring will also look at the impact CTP has in supporting the beneficiaries immediate needs, and capture operational challenges regarding targeting, registration and disbursements.

2. Pre-existing cash transfer structures are important for quick access and disbursement of funds

As soon as registration and verification of the beneficiaries were completed, money was disbursed to the selected beneficiaries via mobile phones, using the M-pesa mobile money transfer platform. The Kenya Red Cross Society already had a pre-existing



KRCS registration and verification desk © KRCS

agreement with the service provider (Safaricom) which enabled quick disbursement of cash once beneficiary information was collected and submitted. The speed of response and rapid disbursement of cash to beneficiaries was due to the pre-existing cash transfer systems that the National Society had in place prior to the disaster. The existing payment procedure with the mobile service provider also enabled quick rollout of the cash, minimizing time that would have otherwise been spent trying to set up agreements with third parties during the response phase.

In addition, the Kenya Red Cross Society was able to pre-finance the operation before allocation of the DREF funds, with resources from its disaster management strengthening project.

3. Capacity building of staff and volunteers in cash transfer programming enables faster response

Volunteers with the Kenya Red Cross Society had been fully trained on cash transfer programming and equipped to begin work immediately. The [IFRC online course for cash transfer programming](#) has been an obligatory training for Kenya Red Cross Society volunteers. Although it was the first time in Africa that CTP has been used in a DREF operation, many staff from the development programmes and support departments had knowledge and experience on the subject.

The availability of skilled and knowledgeable volunteers and staff has been highly instrumental in undertaking a timely and effective response. CTP enjoys full buy-in from senior management who see the value of using cash as a response tool. Given the cross-cutting support and knowledge about CTP, it was easier to garner support and move quickly.

4. Use of cash transfers and mobile phones is dependent on context

The urban context presented both strengths and challenges. On the one hand, the advantages of the urban context were that 95 per cent of the affected population in both Huruma Estate and the Mukuru slums had good knowledge in the use of and access to mobile phones and mobile money transfer platforms. There were also several M-pesa agents within the two settlements with adequate cash floats for transaction, making the cash transfer programming feasible. The beneficiaries also preferred to communicate through mobile phones, and a toll free line was set up where they could send complaints and receive feedback.

However, insecurity in the affected neighborhoods of this urban context also caused delays. Data collection and registration of beneficiaries had to be done manually, since mobile data collection devices could have put Red Cross staff and volunteers on the ground at risk by making them targets of theft.



Kenya Red Cross Society volunteer with a cash transfer beneficiary. © KRCS

5. Proper preparedness activities ensure rapid response

This case study shows how cash transfers can be a helpful mechanism in providing resources to support affected populations to cover their short- and/or long-term essential food and non-food needs. Additionally, part of the fast response was facilitated by preparedness measures that had been put in place courtesy of Cash Transfer Preparedness funding by DFID, ECHO, British Red Cross and Finnish Red Cross. There was baseline knowledge on the markets in these vulnerable areas, which allowed for quick response during the disaster. A pre-crisis market assessment was conducted in the Mukuru slums in November 2015 that yielded information on the market functions and tentative cash transfer value in the area that was later useful for quick response to the flooding. In addition, the Kenya Red Cross Society has an ongoing Urban Risk Reduction project in the Mukuru slums, and the response to the floods rode on some of the project structures to reach affected populations. Some affected residents had previously received cash grants for livelihoods support, and therefore had savings and businesses which allowed them to deal better with the floods.

For more information on IFRC's Cash Transfer Programming see [The IFRC Guidelines for Cash Transfer Programming](#)

How we work

The International Federation of Red Cross and Red Crescent Societies (IFRC) is the world's largest volunteer-based humanitarian network. With our 190 member National Red Cross and Red Crescent Societies worldwide, we are in every community reaching 160.7 million people annually through long-term services and development programmes, as well as 110 million people through disaster response and early recovery programmes. We act before, during and after disasters and health emergencies to meet the needs and improve the lives of vulnerable people. We do so with impartiality as to nationality, race, gender, religious beliefs, class and political opinions.

Guided by *Strategy 2020* – our collective plan of action to tackle the major humanitarian and development challenges of this decade – we are committed to saving lives and changing minds.

Our strength lies in our volunteer network, our community-based expertise and our independence and neutrality. We work to improve humanitarian standards, as partners in development, and in response to disasters. We persuade decision-makers to act at all times in the interests of vulnerable people. The result: we enable healthy and safe communities, reduce vulnerabilities, strengthen resilience and foster a culture of peace around the world.

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