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Investing in Dignity Through Cash Transfer Programming

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Humanitarian Affairs
At the Kenya Red Cross Society

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**Funded by European Union
Civil Protection and
Humanitarian Aid**

In line with the four principles grounded in International Humanitarian Law, EU humanitarian aid:

- addresses human suffering, with particular attention to the most vulnerable groups of people, while respecting the dignity of all victims (humanity);
- does not favour any side in a conflict (neutrality);
- is provided solely on the basis of needs, without any kind of discrimination (impartiality);
- is independent of any agenda, be it political, economic, military or else (independence).

EU humanitarian action also embodies the principle of solidarity, as laid down in the Lisbon Treaty, which states that the EU will provide assistance, relief and protection for victims of natural and man-made disasters and encourage cooperation between Member States to this aim (Lisbon Treaty, articles 196 and 214).

Civil protection and humanitarian aid are complementary. In the case of humanitarian aid, the European Commission Civil Protection and Humanitarian Aid Operations department shares competence with EU Member States and together they are one of the leading global humanitarian donors. When it comes to civil protection, the EU assumes a supporting role, coordinating voluntary contributions of in-kind assistance from countries participating in the EU Civil Protection Mechanism.

**Partners'
Profiles.**



Kenya Red Cross Society (KRCS) is a leading humanitarian organisation in Kenya, established on 21st December 1965 through the Kenya Red Cross Society Act, (Chapter 256 Laws of Kenya). It is a voluntary aid Society, auxiliary to the Central and County governments while maintaining autonomy, which allows it to act at all times in accordance with the Fundamental Principles of the Red Cross and Red Crescent Movement. The Society works with communities, volunteers and partners to ensure we prepare for and respond to humanitarian and development needs, in order to alleviate human suffering and save lives.

In line with the humanitarian principles, KRCS operations is grounded in Four Core Values:

Service to humanity - Embodying responsibility, accountability and commitment- we will faithfully execute the duties and responsibilities entrusted to us and maintain the highest ethical and professional humanitarian standards.

Integrity - We will be consistent, honest, accountable and transparent in what we say and do. We will safeguard the integrity and dignity of those we serve.

Respect - We will serve with respect, honoring the people we serve, our communities, partners and one another. We will highly value the relationships we build with our communities, partners, stakeholders and each other.

Innovation - For us, this means creating opportunities for growth and sustainability, mitigate risks, and provide the best humanitarian service we can.



The British Red Cross has been supporting individuals and communities to withstand, respond to and recover from emergencies and crises for nearly 150 years. The world today looks very different from 1870, but the work we do remains relevant to the lives of people in the UK and across the world. Since 2011, the partnership between BRC and KRCS has expanded. BRC has contributed to KRCS' work in Dadaab, resilience programmes in South Turkana/West Pokot and has worked with KRCS to support its election preparedness work. In 2014 BRC and KRCS together developed a Disaster Management (DM) Strengthening Programme, and other actions. In 2015, BRC provided support for the KRCS' cholera response and El Nino preparedness work, which was based on contingency plans developed as part of the DM Strengthening Programme. The DM Strengthening Programme has supported the significant development of KRCS DM systems and processes) particularly the use cash in an emergency.

KRCS Reflections

Approximately 70% of Kenya Red Cross Society's response to drought has been through cash transfers to the affected populations in Kenya. This is the largest response the organization has carried using cash in emergency at scale and applying different modalities ranging from electronic vouchers, mobile money (M-PESA) and banks in various drought affected Counties. The modality chosen for every County was based on thorough assessment of the available payment mechanisms and market analysis.

To realize maximum potential and benefits of CTP, KRCS strives to put in place appropriate modern technologies that promote accountability and efficiency. The Kenya Red Cross Society has made tremendous milestones in ensuring the organization is cash ready through institutionalization of cash. This has been achieved by conducting own capacity assessment that identified milestones that KRCS has undertaken to ensure its staffs and volunteers are able to implement cash transfer programmes with ease and at scale. Most of the milestones include the development of CTP tools and guidelines, review of KRCS policies, capacity building of the KRCS staffs and volunteers through training in Market Analysis, Cash Transfer Programming, and the establishment of payment mechanisms among others.

Dr Abbas Gullet

*Secretary General,
Kenya Red Cross Society*



About The Drought

On 10th February 2017, the Government of Kenya (GoK) declared the 2016-2017 drought as a national disaster following the short rain assessment conducted by the Kenya Food Security and Steering Group (KFSSG). On the 16th to the 27th of January 2017 an appeal for humanitarian assistance was initiated. In Kenya, major droughts do ensue every 10 years or so mostly in arid and Semi-arid areas (ASALs).

The 2016 -2017 drought saw 5.6 million people in need of humanitarian aid, with 3.4 million people in the brink of food insecurity and malnutrition in the coming months after the onset of the drought. Food prices especially maize which is a main staple food was 60 percent above the five year average, averaging at KES 3500 per 90 Kg bag from KES 2300 per 90 kg bag. The most affected counties were Marsabit, Wajir, Garissa, Lamu, Kilifi, Isiolo, Madera, Kitui, Turkana, Laikipia, Baringo and Nyeri.

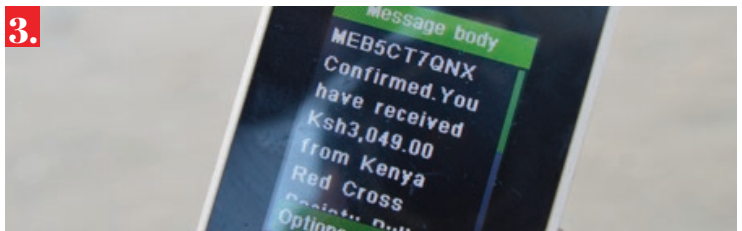


Effects of 2016 -2017 drought in Kenya.

The Action

The European Civil Protection and Humanitarian Aid Operations (ECHO), in collaboration with British Red Cross (BRC) and Kenya Red Cross Society (KRCS) initiated a program that used cash to help increase resilience to the 2016 – 2017 drought by using unconditional cash transfers that would help beneficiaries reduce negative coping strategies, improve their household dietary diversity, increase number of households that could meet basic needs and strengthen cash coordination for future cash interventions.

ECHO through BRC gave KRCS 4 Million Euros (KES 460,290,049) to implement and coordinate the cash intervention in 25,066 households in Wajir, Turkana, Isiolo, Samburu, West Pokot, Marsabit and Garissa from April 2017 to January 2018. Individual households were given unconditional cash transfers of KES 3000 (€ 25.47) for 6 months in Marsabit, 5 months in Wajir, Garissa, Isiolo and Samburu and 4 months in West Pokot and Turkana.



1. Registration of beneficiaries using their National Identification cards.
2. Verification of phone numbers
3. Payment through Mpesa
4. Encashment of payment by beneficiary with the assistance of KRCS volunteer
5. Beneficiary buying food
6. Ready meal

The Impact



25,066

households received cash transfers for the duration of the program



55%

of households felt that the amount transferred was adequate in meeting their basic needs.



Ksh 460,290,049

Total amount spent



2

Number of meals per day increased from one to two.



95%

spent more than 65% of the cash on food.



96%

of the households were satisfied with the cash transfer implementation process.

Beneficiaries' stories

Mainstreaming social inclusion in CTP

Mzee Lomulen is a single father who was left with seven children after the untimely death of his wife, just like 3.4 million Kenyans, he was among the vulnerable population who were severely affected by the 2016/2017 drought cycle. He was selected to be a beneficiary of the Cash Transfer Program (CTP), because he was a widower and he fitted the inclusion criteria.



"My goats died due to the drought and I was left with nothing. I was stressed because I did not know how I was going to feed my children. I could not ask my neighbours for help because we were all in the same situation. One day we were called for a Baraza and we were told about a program that was about to be implemented by the Kenya Red Cross Society. We were told that the program was a Cash Transfer Program that would provide us with cash to help meet our most pressing needs. When I got the first payment of KES 3000, I used KES 2000 to buy food for my children and KES 1000 to pay off some school fees arrears. After the second and third payment I had saved KES 1500 and I decided to open a small butchery so that I would be able to provide more for my children. I bought a small goat which I sold as meat to my neighbours and I made a profit of KES 1000. After the fourth and last payment I was able to buy a bigger goat which gave me a profit of KES 6000 and from that I was able to start building my herd, by buying two sheep."

After the Cash Transfer Intervention, Mzee Lomulen has been able to slowly increase his livestock in the last 11 months and now he owns 8 sheep.

"May God bless KRCS so that they may get more donors to continue the program".

CTP Economically empowering women in Turkana



Mama Asli did not know how she was going to feed her four children, since she did not have any source of income, and jobs were not easily available. With these two underlying factors, conditions became harsh for her and her family as the drought persisted. Mama Asli was selected to be part of the CTP because she was from the minority community and a single mother with two children under the age of five years.

"I was very happy when I was informed that I was selected to be a beneficiary, because it meant that I could now be able to feed my children, especially my two younger ones. When I received the first cash transfer I used KES 2000 to buy food and KES 1000 to pay for school fees. The second transfer I used KES 2000 for food, and KES 1000 to open a small grocery shop. The third payment I used KES 1700 for food and I used the rest to buy stock for my business."

From the business Mama Asli was able to feed her children improving their dietary intake and their overall health.

"I am so grateful to KRCS because with the money I have been able to solve most of my problems. It has also helped me start a small business that I know will help me feed my children, pay school fees and buy medication".

Disability is Ability with CTP

Disabled persons usually bear the brute of disasters due to their limited capabilities and quality of life. KRCS CTP has deliberately made an effort to ensure that it includes persons with disabilities as one of the inclusion criteria. Mama Lorwan from Lokori in Turkana South, was among the beneficiaries who were selected due to limited ability. She suffers from chronic back pains which make it difficult for her to do certain chores such as collecting firewood and fetching water. Her disability has also made it difficult for her to find lasting work and she has been forced to do odd jobs so that she can be able to sustain her family.

"I was very happy to be selected to take part in the program, due to the drought there were no odd jobs available because most people could not afford to hire someone. When I received the first cash payment, I bought food worth KES 1300 for my family and I used KES 1700 to buy wheat flour and cooking oil for making chapati, mandazi and served them with tea. I moved around the village selling the food and I made a profit of KES 1000 that month. I used the profit to pay for hostel fees for my older child who is in school. The second and third payment I increased the amount of wheat flour and cooking oil which gave me a profit of KES 5000. I combined the profit and KES 1300 from the last payment and I bought three chairs and two tables and expanded my business".

Mama Lorwan has been able to buy food for her family and pay school fees for all her children. She mentioned that business has gone down because not many people now have money but she is grateful because her hotel business still sustains her household.

"I would like to thank KRCS from the bottom of my heart, for giving me the power to be able to be self-sufficient. May they bring back CTP so that we can grow more"



Mama Lorwan Hotel



Mzee Elimelim, was shot in the arm by cattle raiders. This injury left him with minimal ability to use his right hand and due to this he was forced to quit his job as a police officer. He became a beneficiary of CTP because he was disabled and had no form of employment.

"When I became a beneficiary I knew I wanted to use the money wisely, but the most pressing issue at that time was food for me and my children. The first KES 3000 I bought food worth KES 2000 for my children and I used KES 1000 to buy kale seeds and tomato seeds. The second payment I bought food for KES 1500 and I used KES 1500 to pay school fees for my children. The third payment I bought food worth KES 1500 and I used KES 1500 to buy a beehive and better farming tools. I had also started harvesting the kales and tomatoes, which I sold and made a profit of KES 25,000. The last month I used the money to buy food, and I used the profit from my business to take care of all the other household expenses. Since the beginning of CTP I have made a profit of KES 100, 000 from the selling of kales, tomatoes and honey".



Mzee Elimelim, 48, together with KRCS Personnel at his Kainuk farm

The greatest impact of Cash Transfer Interventions is being able to give beneficiaries the capability to build resilience and increase their household assets.

"I chose to farm, because I am knowledgeable when it comes to farming, but I also saw that there was a need in my community for fresh produce. I thank KRCS for giving me money and turning me into an entrepreneur".

Diversifying livelihoods through CTP



Ali at his barbershop with a customer



Ali Mohammed Boro is a 38 year old father of three children who lives in Modogashe, Isiolo County. His household was selected to be part of the ECHO/KRCS CTP because he was unemployed and had a lactating wife with a child under the age of five years.

Ali has been able to feed his children, pay for their school fees and medication and also build a business that is expanding.

"When I received the first payment of KES 6000 (two months pay), I bought food worth KES 2000 and a shaving machine of KES 2500, with the remaining KES 1500, I bought an extension cable. With that I started a barbershop and a phone charging business.

With the second payment of KES 6000, I bought food for KES 2000, another shaving machine worth 2500 and a mirror worth KES 300 and universal adapter for KES 1200. On a slow day I usually make around KES 500 and on a good day when business is booming I make over KES 1000. These two business have helped me take care of my family and I am even expanding and opening a hair salon. My wife is very happy because I am now a businessman and also because I will be able to support my family after the program ends".

Renewing hope through CTP



Bile Katina 50 years old was planning on leaving Modogashe in search of greener pastures. Having lost all his livestock and his source of livelihood due to the drought, he was living in a hopeless situation. He was selected as a beneficiary because he had malnourished children under 5 years.

"Upon receiving the first payment of KES 3000 I bought food worth KES 1200, and the remainder I offset some of my debts. I used the second and third payment to buy food worth KES 3000 and KES 3000 to pay for school fees. For the fourth and fifth payment, I bought food for KES 3000 and I used KES 3000 to buy two goats which were going for KES 1500 each. I was also selected to be part of the second cash intervention I used the KES 6000 for food and KES 6000 to pay for my welding machine and welding rods. I thank ECHO and KRCS for the help and the money has gone along way".



Mzee Katina and his two goats

KRCS Voice

‘Pesa ya Rukia’



Rukia Abubakar is the CTP field coordinator for Turkana County, she has over ten years of experience working for the Kenya Red Cross Society (KRCS). Locals call the cash transfers “pesa ya Rukia” which means Rukia’s money, due to her involvement and dedication to the program and the people of Turkana.

“CTP has been well received in Turkana, with the money, locals have been able to deal with the problems that affect them the most. CTP has created an environment where they have the deciding power, unlike in-kind where the decisions of their needs are already made by donors. Plus it is very private the money gets to your phone, and only you and the vendor know that you are receiving aid. It has created confidence in most beneficiaries because it gives some sort of power in dire situations which creates hope. The volunteers have learnt skills that they would not learn in any classroom around here. Their understanding of CTP has been very important because it influences how the locals will understand the requirements of the program.”

Rukia Abubakar

CTP Field Coordinator,
KRCS

CTP Upscale

“I can honestly say that KRCS has improved on how it has been implementing CTP, the M&E department have greatly streamlined the operational procedures, making it easier to collect data and send out reports. We at the M&E department we strive to improve our data collection and reporting. Post distribution monitoring is important because it assess the efficiency and the effectiveness of the Cash transfer program. It also provides recommendations which will help strengthen and upscale CTP. CTP is a good initiative because it give dignity to beneficiaries unlike in-kind where beneficiary neighbours know that you are receiving aid. It also makes us accountable to the communities we serve because we have put measures that give the beneficiary the mechanism to report complains and issues they may encounter”.

Oscar Okumu

MEAL Officer, KRCS.

"CTP is a good program because it gives people purchasing power, the beneficiaries get to choose what is most pressing. When you go to the beneficiaries in the various counties they are usually happy to see KRCS because they know help is on the way."

Yvonne Wanjiku

CTP Administrator and Data Assistant
KRCS

"CTP as an intervention is good because it is effective and transparent, it also gives beneficiaries great satisfaction because it gives them the power to make decisions. KRCS as an organization is enthusiastic about the future of CTP and it is making a conscience decision to upscale and is considering innovative technologies and methods".

Fredrick Orimba

National Cash Transfer Officer,
KRCS

"As an emergency measure the ECHO CTP has been very helpful, it has helped beneficiaries slowly rebuild themselves and it has given them a lot of hope. People in Isiolo are happy because the money has enabled them to start building their livestock slowly and buy food for their families."

Gregory Mcharia

County CTP officer, Isiolo,
KRCS



Partner Voices

ECHO Voice



European Union
Civil Protection and
Humanitarian Aid

"We funded Kenya Red Cross Society because of their presence on the ground and outreach capacity. The use of cash as a modality was proposed by KRCS and although the impact is not always easy to measure, we have seen improvement in nutrition among the beneficiaries and some have been able to build resilience through savings."

Jean-Marc Jouineau

TA Kenya & Focal Point Regional
South Sudan Situation, ECHO.

BRC Voice



BritishRedCross

"CTP is an innovative and cost effective way of supporting vulnerable people, it has better value for money. ECHO has been a genuine partner and donor and it has been influential in creating the Cash Working Group and building institutional capacity for the British and Kenyan Red Cross societies"

Paul Davenport

Country Manager,
British Red Cross

Complaints and Feedback Mechanism



Community complaints and feedback mechanism

KRCS Toll Free Number

0800720577

- Transparency International Kenya, -Uwaji bika Pamoja SMS numbers for counties.
- KRCS offices.
- Community leaders.



Feedback

- No incidences of insecurity were reported during encashment and after.
- 99.96% Households surveyed reported that the program did not create any tension.
- 74% of the beneficiaries made the decisions on how to spend money.
- 93% received cash at the distribution point.
- 95% of the beneficiaries said the selection process was fair because they were involved.



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