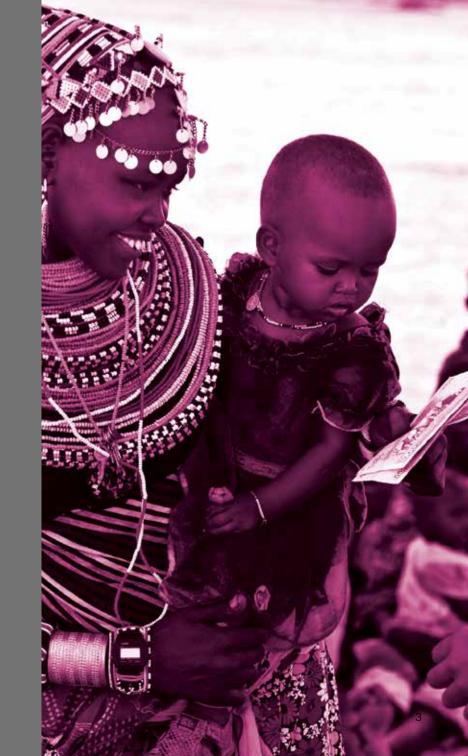
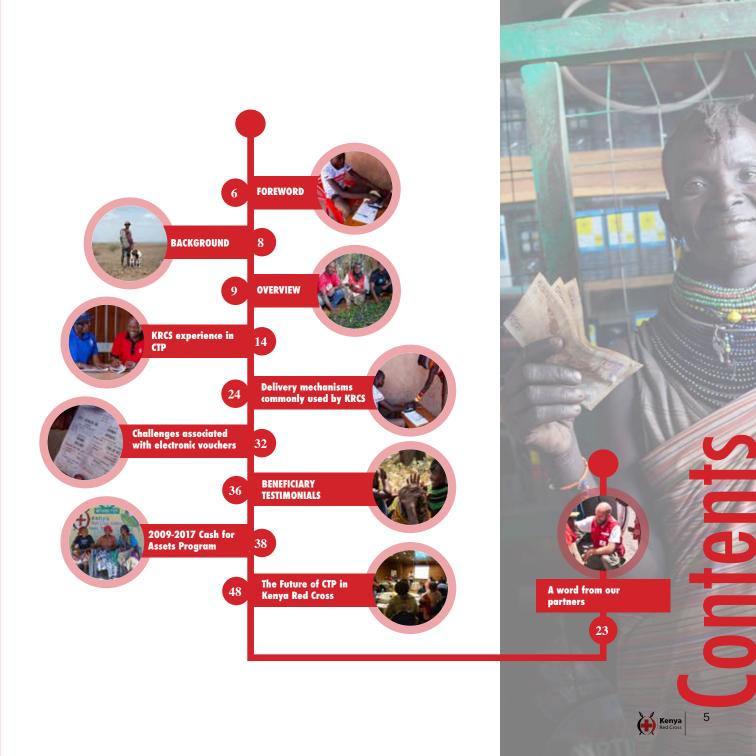


KENYA RED CROSS SOCIETY CASH TRANSFER PROGRAMMING





FOREWORD





A NETWORK OF OVER 70,000 **VOLUNTEERS ACROSS THE COUNTRY, SUPPORTED BY OVER** 61111 STAFF

The cash event held in Geneva in February 2017 showcased what the Red Cross Red Crescent (RCRC) Movement has achieved in CTP and where it would like to go in future. With the creation of cash peer working group meeting and the work produced through the group, it is evident that there is increased interest within the movement to further explore the opportunities that cash transfers offer to assist affected communities.

The position of Cash Transfer Programming (CTP) in Kenya Red Cross Society

Kenya Red Cross Society (KRCS) is a voluntary humanitarian relief organization created by an Act of Parliament in 1965. It is auxiliary to the central and county governments with strong working relationships, but maintains an autonomous status that allows it to act at all times to humanitarian needs in accordance with the Fundamental Principles of Red Cross Red Crescent Movement (RCM). KRCS'

^{1.} Doing cash differently How cash transfers can transfer humanitarian aid Report of the High Level Panel on Humanitarian Cash Transfers, September 2015 Page 6 Poing cash differently September 2015, ODI Pg 24



core business areas are disaster management (disaster preparedness and response, disaster risk reduction, and tracing), health and social services (water and sanitation, disease prevention and control, and social services), regional organisational capacity development, supply chain, finance and administration. The organisation has a network of over 70,000 volunteers across the country, supported by over 600 staff with capacities in both emergency and

developmental programming at both national and field levels and operates through a network of 47 County Branches spread with in Kenya.

The KRCS is committed to providing multisectoral assistance through a range of suitable means including when appropriate, large scale cash transfers in the immediate aftermath of disasters in the affected Counties.

KRCS experience in CTP

The Kenya Red Cross Society (KRCS) has implemented 12 programmes with cash assistance since November 2011. They first partnered with the World Food Programme (WFP) in a collaboration that evolved from 'food for work' into 'cash for work' involving 34.000HHs (households). The first International Red Cross and Red Crescent (RCRC) partners to inject the initial cash donation for the programme was the American Red Cross and (ARC) and the Canadian Red Cross (CRC). Since then, the other movement partners have been the, British Red Cross (BRC), Danish Red Cross (DRC), International Federation of Red Cross and Red Crescent (IFRC) and the International Committee of the Red Cross (ICRC).

To date, the accumulated number including on-going programmes of households served is 254,471. The CTP has been implemented with WFP and IFRC in the 2016/2017 drought appeal. The programme with WFP being the largest, serving 105,963HHs, the IFRC drought appeal serves 40,215HHs, while the rest of the programmes range from 15,000 to 300HHs with most standing below 1,000HHs.









...ON-GOING
PROGRAMMES OF
HOUSEHOLDS SERVED IS

254,471

THE M-PESA PLATFORM

IS THE DEFAULT DELIVERY
MECHANISM USED BY KRCS TO
DISBURSE, STAFF PER DIEMS,
VOLUNTEER ALLOWANCES.

AND CASH TRANSFERS TO BENEFICIARIES.



There are several factors that make the Kenyan environment conducive for CTP:

 A vibrant economy with functioning and integrated markets with the exception of some arid and semi arid lands (ASALs) areas that have shown the capacity to recover quickly despite their exposure to disasters.

The introduction of M-PESA, a popular, accepted, competitive and efficient e-transfer innovation in Kenya. Local banks including Equity Bank, Kenya Commercial Bank (KCB) and Cooperative Bank have also extended their presence at community level.

 The support of the Government of Kenya (GoK) on innovation and promotion of Public-Private Partnerships (PPPs).

The M-PESA platform is the default delivery mechanism used by KRCS to disburse, staff per

diems, volunteer allowances, and cash transfers to beneficiaries. The platform, which has been utilised in eight out of thirteen programmes, allows the KRCS Finance Department to disburse cash to beneficiaries that is then encashed within a few hours. In one example, KRCS was able to provide cash within three days following a flood and building collapse in an urban setting. In areas without any network coverage, banks and vendors are used to disburse cash.

KRCS has become the partner of choice for WFP, European Commission Humanitarian Aid & Civil Protection (ECHO) and the Department for International Development (DFID) due to its presence in every county (eight regional offices, 47 county and several sub-county branch offices) within Kenya thus giving it the advantage and potential to implement CTP fast and at scale. KRCS also enjoys a robust relationship with the Government and a good reputation among the local population having been voted the second most popular brand in Kenya according to Super Brands, after M-PESA. It was also reported that one third of all Kenyans are familiar with the name of the Secretary General (Dr Abbas Gullet) of KRCS.

KRCS enjoys a different level of engagement in different programme activities depending on the partner:

IFRC/Appeal	ICRC	RCRC	WFP
		partners	
	Dartially areas as		Doubleller on some d
	Partially engaged		Partially engaged
	Partially engaged		Partially engaged
KRCS No			
engaged			
KRCS partially			
engaged			
	KRCS No engaged KRCS partially	Partially engaged Partially engaged KRCS No engaged KRCS partially	Partially engaged Partially engaged KRCS No engaged KRCS partially

KRCS No engaged
KRCS partially engaged
Implemented by KRCS





KRCS holds all the ECHO components (A, B and C) in programmes funded by IFRC and Partner National Societies (PNS) whilst with WFP they are engaged in community mobilization, targeting, registration and verification of beneficiaries as well as collecting post-distribution monitoring (PDM) information. KRCS does not analyse the monitoring data. A toll-free line has been set up by WFP to directly handle the feedback and complaints mechanisms.

KRCS has achieved great improvements in CTP institutionalization and readiness. The combination of the Disaster Management Strengthening (DMS) programme, which has a cash component together

with the on-job learning process through hands-on consecutive cash programmes, and KRCS' ability to embrace innovation and challenges has borne fruits.

- Out of approximately 700 KRCS staff, over 200 have completed the IFRC online course, 58 the Cash Learning Partnership (CaLP) level II, 3 PECT, 1 CaLP Market analysis, 34 Rapid Assessments for Markets (RAM).
- Cash Standard Operating Procedures (SOPs) has been developed
- Buy in at all level. Pushed from the top, CTP has become the predominant mode of response to drought (70 per cent in the IFRC is cash)
- KRCS has trained key officials in four northern counties on CTP

OUT OF APPROXIMATELY

700 KRCS STAFF, OVER 200 HAVE COMPLETED THE IFRC ONLINE COURSE, 58 THE CASH **LEARNING PARTNERSHIP** (CALP) LEVEL II, 3 PECT, 1 CALP **MARKET ANALYSIS, 34 RAPID ASSESSMENTS FOR MARKETS** (RAM).

- KRCS is eager to embrace innovation through payment platforms like M-PESA and Compulynx for data management.
- Internal deployment of KRCS response teams to support CTP
- KRCS has joined the RCRC Child Protection Working Group (CPWG) and Regional Cash Working Group (RCWG)
- KRCS is a member of the Global Cash Peer Working Group for Red Cross Movement.
- KRCS is the co-leads Kenya Cash Coordination meetings both at national and county levelsw

PROGRAMME	EMERGENCY TYPE	PURPOSE	DONOR	LOCATION
Unconditional cash transfer	Drought	Increase purchasing power of drought affected population to buy food	World Food Program	Machakos and Koibatek
Unconditional cash transfer	Drought	-Reduce vulnerability to 2011 drought in HHs with malnourished children	UNICEF	Turkana, Isiolo and Garissa
		-Increase GoK Capacity to respond to emergencies with cash based programming at national and county levels		
Unconditional cash transfer	Floods	Reduce effects of floods by providing cash to Increase purchasing power of floods affected communities	ARC, Canadian RC	Kisumu, Migori, Homabay
Unconditional cash transfer	Drought	Increase purchasing power of target households to buy nutritious foods to improve nutrition of malnourished children	Danish RC	Marsabit (North Horr and Loiyangalani)
Cash for Assets	Protracted crises	Build resiliency and assets while decreasing hunger among food insecure HHs	WFP	Malindi, Kwale and Makueni south (Kibwezi)
Unconditional CT	Floods/ Collapsed Building	For shelter support	DREF	Huruma slums- Nairobi
Unconditional CT	Fire	Shelter support	British RC, DFID, ECHO	Huruma/Mathare

			(10.00) (10.00)	
PERIOD	TARGET POPULATION		SIZE OF TRANSFERS	PAYMENT SERVICE PROVIDERS
	HH	People		
Oct 2011-Feb 2012	34,000	200,000	30 USD on monthly basis (3 transfers)	Equity bank of Kenya
Nov 2011 to June 2012	15,036	100,000	50 USD per HH on bi monthly basis (3 transfers)	Equity bank of Kenya
2013	3,086	18,516	55 USD (once)	Mobile money transfer (MPESA)
Dec-March 2014	1,400	8,541	30 USD (two transfers)	Local Traders
2012 to date	20,111	120,800	Between Kshs 20 USD to kshs 27 USD (8-9 months per year)	Equity bank upto 2012; Then cooperative bank upto date)
2016	700	3,500	150USD once	M-PESA
2016	600	4121	66USD	M-PESA

PROGRAMME	EMERGENCY TYPE	PURPOSE	DONOR	LOCATION
Unconditional CT	Floods	Reduce effects of floods by providing cash to Increase purchasing power of floods affected communities	British RC, DFID, ECHO	Mukuru slums Nairobi
Cash Transfers- unconditional, Vouchers	Drought	Meet immediate food, non food and income needs	APPEAL(Danish RC, Finnish RC, British RC, German RC, Norcross, American RC, Swedish RC, ICRC, Corporate companies and banks, GoK, Kenyans, Netherlands RC, Monaco RC, Italian Cooperation, Japanese RC	13 arid and semi arid counties in Kenya
Unconditional CT	Conflict	For food needs	ICRC	Tana Delta
Conditional CT	Conflict	Livelihood recovery	ICRC	Tana Delta
	Drought	For food needs	ICRC	Tana Delta and Lamu
Unconditional	Drought	For food needs	WFP	6 drought affected counties
Unconditional Cash Transfer	Drought	increase household purchasing power to meet household basic needs and reduce the likelihood of negative coping mechanisms.	ECHO and British Red Cross	7 counties
TOTALS	254,471	4,687,329		

PERIOD	TARGET POPULATION		SIZE OF TRANSFERS	PAYMENT SERVICE PROVIDERS	
2016	894	4470	55 USD per HH, once	M-PESA	
2016/2017	40,215	241506	30 USD per month (4-6 months)	M-PESA, Banks, Vendors	
2016	600	3.000	80 USD	M-PESA	
2016	300	1,500	700USD	M-PESA	
2017	11,000	55000	Ranging between 5782 to 3666	M-PESA	
2017	105,963	529,815	Kshs 2300 for semi arid areas and Kshs 3000 for arid areas	MPESA	
2017	20566	102,830	30USD	MPESA and Vendors	

Delivery mechanisms

commonly used by KRCS

The modality chosen for every cash transfer operation

was based on thorough assessment of the available payment mechanisms and market analysis. Four delivery mechanisms are used to disburse cash to beneficiaries; banks, traders, cash in envelope, and mobile money. Kenya Red Cross Society has applied three key modes in its cash transfer responses;

Banks

At the coast under Cash for Assets program and in Malindi and Kwale counties, KRCS has used cooperative bank and Equity bank to disburse cash to its beneficiaries respectively. In Coast, WFP a donor of cash for assets program handled the entire process from procuring Cooperative Bank to handling the payments. After KRCS signed a contract with Equity Bank, beneficiaries' biometric details were collected during a targeting exercise where fingerprints were scanned and a smart card issued to help access the fully operational bank account. Upon registration and verification of the targeted households, KRCS shared with Equity Bank the final list together with the account details to facilitate the debiting of the respective

transfer value using a smartcard system from the local Equity agent. At the payment stage, a point of sale device was used to verify recipients' identities and access their disbursements. The introduction of banks as payment mechanisms greatly reduces risks of fraud and error by creating a clear audit trail leading to greater accountability. On the flip side using banks especially in the remotest parts of the arid areas poses some challenges particularly with network. This hindered withdrawals and many times beneficiaries had to keep coming back to the agent to check if the network was working.





Mobile Money through MPESA

The M-PESA platform is the default delivery mechanism used by KRCS to disburse, staff per diems, volunteer allowances, and cash transfers to beneficiaries. The platform, which has been utilized in eight out of thirteen programmes, allows the KRCS Finance Department to disburse cash to beneficiaries that is then encashed within a few hours. In one example, KRCS was able to provide cash within three days following a flood and building collapse in an urban setting. MPESA was the predominant mode of cash delivery to beneficiaries during the 2016/2017 massive cash transfer operation

















Technology and Vendors

This method has only been tried in Marsabit County. The move by KRCS to use technology and vendors was in line with the globally growing recognition that electronic payment (e-payment) systems have the potential to provide more efficient and reliable delivery of cash payments than manual cash-in-envelope systems. The target areas in Marsabit County are characterised by poor roads or no road network through vast stretches in the desert, poor or no mobile phone

networks, extremely low mobile phone ownership and use among the communities, high insecurity with many cases of banditry and inter-ethnic conflicts, no banking systems except in Marsabit Town which is approximately 400 km from the community. The option for delivering assistance therefore was either through in-kind distributions or cash-in-envelops which presents with numerous risks.

During the 2017 drought, KRCS opted to use vendors together with Compulynx Payment Service Provider, an IT company that was identified through procurement process. Given the limited time to begin the emergency response to the drought affected communities, KRCS opted to single source Compulynx due to their relatively low costs and also because they would leave the hardware that could be used in future responses using similar technology. However, it still took one and a half months to set up the payment system and operationalise payments to the affected households. The transfer modality embraced the use of smartcards and biometric registration of beneficiaries in a system setup able to work offline during payments and online since the remote target areas of Marsabit have low network coverage for Internet and mobile phone networks.

The e-voucher payment system software components included web-based information management system, multi-purpose application for android Pointof-Sale (PoS) devices for both online and offline operations and data collection application, Wi-Fi connectivity for synchronizing data to the backend platform of the system. The hardware comprised, near field communication (NFC) smart cards/electronic vouchers, point-of-sale (PoS) device tablets with finger print scanner and camera, SD printer with smart card encoder, colour ribbon, blue tooth device, ID/ voucher scanner, and bio-licence for deduplication. Setting up the payment system involved several activities that included; procuring hardware, creating a backend database, identifying and contracting local vendors, training KRCS staff, volunteers and vendors, registering beneficiaries' biometric data and printing smart cards.

DURING THE 2017 DROUGHT, KRCS OPTED TO USE VENDORS TOGETHER WITH COMPULYNX PAYMENT SERVICE PROVIDER ...IDENTIFIED THROUGH PROCUREMENT PROCESS.

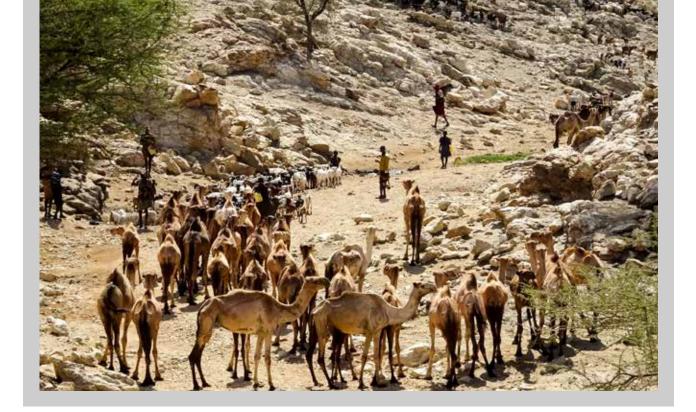


Technology provided easy and quick cash transfers in remote and hard to reach areas with high accountability

KRCS staff and volunteers received training on the use of new technology from Compulynx. Volunteers through community based targeting approach guided by clear inclusion and exclusion criteria identified the target households. The household heads (preferably women) were then registered by capturing their names, national identification numbers, phone number (if any), ward and village. During this process, the household heads without national identification cards were registered but after being identified by the local leaders, chiefs and the community. The volunteers also assisted with entering the household data into an excel sheet whose data was then shared with Compulynx Company for uploading into the backend platform to create a database and generate a unique identifier that linked every household head to a smart card. The KRCS staff printed the smart cards customised with the data of the household heads on the face of the card for all the registered households. The volunteers mobilised all the registered households to capture their biometrics, fingerprints and passport size photos of the households' heads. These were synchronized with the printed smart card using the

unique identifier generated from the Compulynx system to create respective household accounts. The cards were released to the beneficiaries with instructions to keep them safely for the subsequent payment process.

Local vendors were identified through KRCS procurement procedures from the local communities, contracted and trained on the new technology to support in carrying out the cash transfers. The criterion included, belonging to the local community, have cash capital to transfer to the targeted households, be accepted by the local community and willing to participate in the KRCS cash transfer programme. The KRCS Operations staff acted as the link between the vendors and payment service provider. An email communication to compulynx would authorise a top up of all the beneficiary smart cards in the payment system and the vendors would be alerted to carry out the payments in the presence of KRCS volunteers attached to each vendor using the electronic vouchers. Each vendor received a unique username name and code to ensure he/she is the only one who can access the PoS and make a



transaction. The vendor would then log into the device and connect to internet to update the master database for beneficiaries and top ups, then log off in readiness to effect payments offline.

The household heads would present their smart cards to the vendor and their finger prints get verified through the PoS device before the payment is made. The payments are made in the presence of a local KRCS volunteer and the beneficiaries have to sign or put a thump print on the payment schedule as a confirmation that they have received cash from the vendor. After making all the payments through the

PoS, the vendor would later connect the device to the internet and upload the transactions. Once the transactions are uploaded, the Operations Cash Focal staff can log into the payment platform and monitor the status of payments from all vendors including pulling out reports for further analysis. The vendor would then prepare an invoice against the total cash transferred to the households and KRCS would verify the amount against the system captured payment and transfer the invoice value to the vendor's bank account in readiness for another round of cash transfer, and the cycle continues every month.

BARRIERS TO THE USE OF THE NEW TECHNOLOGY RANGING FROM TECHNOLOGICAL. FINANCIAL, INSTITUTIONAL AND **OPERATIONAL** FACTORS.

Challenges associated with electronic vouchers

The e-voucher transfer made it easy for KRCS to reach drought-affected communities in remote and hard to reach areas with relief support at reduced costs. This payment system capture beneficiary biometrics like finger prints and passport size picture and save in a back end database system and payments can only be made against the saved database of the beneficiary, therefore, ensuring that the right targeted people receive the cash transferred with improved transparency and accountability to the communities (Strong Authorization of Transactions). This is made possible because the smart card has an embedded chip giving them Near Field Communication (NFC) properties and ability to store beneficiary data that is used for verification before payment is made.

The cash transfers were done through the local vendors thereby enhancing community participation in the response and transferring the risks involved in transporting large amounts of hard cash. The e-voucher was used as a form of identification once issued and this allowed KRCS to support all the vulnerable groups once they are identified either

by national identification card or through community vetting and given a smart card linked to their biometrics. Most vulnerable community members like the aged, chronically ill and child headed households miss out on humanitarian assistance because they lack the identification documents.

The set-up of the e-voucher took quite some considerable time, but once set up the payment system was very easy to scale up with minimal costs to meet the increasing number of people in need of support as drought effects worsened. The PoS devices were portable allowing vendors to carry them to any area where the pastoralist communities have moved. The system provides an easy way of monitoring the payments progress by vendors to the beneficiaries. The most important benefits that were noted for the e-payment system include improved security for staff and recipients; reduced leakage; improved reconciliation; greater speed and efficiency of transfers; and reduced costs for KRCS and recipient. However, there were barriers to the use of the new technology ranging from technological, financial, institutional and operational factors.

Technological barriers included limitations in agent coverage and cash flow for e-voucher payments; gaps in mobile network coverage to upload transactions, error



THE SET-UP OF THE E-VOUCHER TOOK QUITE SOME CONSIDERABLE TIME

rates of biometric technology during registration and payments especially with finger prints and failure of urban-set technology versions failing to work in rural and remote areas.

Financial barriers included lack of resources for investment in the new technology, the best scenario would be to buy the technology software and manage it at KRCS IT department just like the MPESA payment system is currently being managed at the organization's finance department.







new technologies and preference for conventional methods of cash transfers like cash in envelops that carry a lot of diversion risks; time and effort to adopt new systems; and low levels of recipient literacy and education also remain important constraints.

Operational constraints experienced when using the electronic voucher payment system included limited availability of time and resources to research, cost and select an appropriate technological solution, and the time required to negotiate contracts when the operations team are in response mode, set up and test new systems, and train staff adequately (including simulations/piloting to develop operational skills and trouble shoot problems); low take up of and use of the new technology by staffs, volunteers and vendors to make transactions.

BENEFICIARY TESTIMONIALS

2017 drought emergency cash transfer programming "I appreciate the Kenya Red Cross Society for the cash transfer programme, I can now buy food and pay school fees for my children. My additional savings will allow me to reach my target of buying 24 iron sheets to build a better house," Mwenda Bishilingi, Bamba, Kiifi County.

"We have countless challenges. The drought has dried up all our water sources, wiped out our pasture and livestock. The effects are severe causing mental problems to some people," said Umuro Katelo, a resident of Marsabit County.





"I have received money on behalf of my mother. The cash will enable us to buy necessities in our home as my we had spent all that we had on my brother who was ill," said Evelyn Kien, a resident of Baringo.



"We are a total of 12 family members. I greatly appreciate the support I have received from the Kenya Red Cross as we now have a meal a day alternating between boiled silver fish with Ugali and maize meal porridge. The money will support my family to buy more food stuff since we have very little left for us to eat," said Halima Ngala, a 60 year old and a resident of Kayafungo in Kilifi County.

"We had suffered for two months until Kenya Red Cross came to our rescue. Some schools were on the verge of closure. Most of us even lost our livelihood but we can now smile," said Luka Loriko, a resident of Baringo.

"The big problem here is hunger and we hope that Kenya Red Cross will keep supporting us so that we can afford a living," Adur Ameyan, Turkana East.



"Our community is happy because we are extremely hungry and the Kenya Red Cross Society has helped us immensely. We are thankful from the bottom of our hearts," Abdullah, Beneficiary at Dukana in Marsabit County.



2009-2017 CASH FOR ASSETS PROGRAM

A TYPICAL REPRESENTATIVE OF A BENEFICIARY OF **CASH FOR ASSETS** PROGRAMME.

A Glimpse into Fatuma's Farm

Mrs. Fatuma Michael Digo, a 43-year-old mother of seven children from Bahakwenu Village in Kinango sub-county, is a typical representative of a beneficiary of Cash for Assets Programme. The bare soil and thorny leafless cactus trees all over the area depict a look at the vegetation around her area, the clear picture. The area has suffered several droughts following poor rainfall distribution affecting food security and access to water.

Through Protracted Relief and Recovery Operations (PRRO) the beneficiaries have dug water pans, planted trees, and grown food resistant crops such as maize, cassava and other cereals, which have improved their livelihoods. In return, they get cash compensation for the work done on the projects.

"We dug the first water pan in the area and from that we could access water to drink and for other domestic use. We also have a joint vegetable farming and tree nursery project which earns us income as a group," says Fatuma,

a member of the Bahakwenu Self-Help Group with a broad smile. She can now afford three meals a day and her children can go to school unlike before.

Fatuma has also been able to replicate at her farm the knowledge and skills imparted during the workshops organised by KRCS and other partners.

"I am an expert in farming where there is minimal rainfall like this area. I know the crops to grow and even methods to use such as, Zai pits, sunken beds among others. Before the initiative, I used to plant randomly, and the only crop then was maize that never did well," she says.

Fatuma who is also a member of Bahakwenu Food Distribution Point (FDP) says that the group has also planted more trees which have helped to conserve the environment and act as windbreaks. "When the land is bare the strong winds flow fast, sweeping away houses. The trees will attract rain and make the weather cool," she says. Tree planting was introduced to the programme following the involvement of the Green World Campaign (GWC), which is a major partner.

As a group, Fatuma says that they have come up with a merry-go-round scheme where they contribute Ksh50 per month for savings. The members are allowed to borrow and repay with interest. This system has assisted her to pay school fees for her children on time.

They have also worked communally to dig pit latrines for the community use. Besides, the group is also reaching out to those who are not involved in the project and sharing knowledge on better farming methods as they have been taught by experts from different fields. "This project has been like a dream come true to the residents of Bahakwenu Village who have been wallowing in poverty for a long time". Fatuma says, back then they were practicing farming just for the sake of it. Their main source of income was charcoal burning that left their land exposed to soil erosion after almost destroying all the tress.

"We ended up destroying our vegetation after we burnt all the trees and the place was almost like a football pitch." The major challenge comes in when the water pans dry up.

Fatuma summarises thus; "We have come from far, and we cannot abandon the project even if our donors withdraw their support. We have realised the benefits, and we will still continue with every activity we are undertaking.

2011 Emergency Cash Transfer Programming

Eyanae Lokipi Anamkol an elderly blind widow in Turkana was one of the 3.75 million Kenyans that were on the verge of starvation. According to United Nations, the 2011 drought was the worst drought to hit Horn of Africa in over 60 years. The drought robbed off people's dignity. KRCS in partnership with UNICEF moved in quickly to offer cash support. Eyanae was one of the beneficiaries of cash in Turkana County. She lived with her 10-year-old orphaned grandchild in a dilapidated house in Kapese.

The grandchild was the cash recipient who received and spent cash for household needs. During one of the monitoring visits, the child explained to the KRCS team that she used the money to buy food and other household items. The blind woman said 'I was about to die from hunger but now I am okay I buy clothes and food and my life has improved a lot.'

Huruma Building Collapse Response, 2016

In April and May 2016, several counties including Turkana, Wajir, Marsabit, and Nairobi experienced heavy rainfall and severe flooding. On 30th April 2016, the rains led to the collapse of a residential building in Huruma. On 3rd May 2016, KRCS through M-pesa Cash Transfer programme for Mobile Money disbursed Kshs 15.000 to each of the 152 households affected by the disaster to cater for housing and to assist the families recover their livelihoods. After receiving the M-pesa message from KRCS, Charles Ochieng', a cash transfer beneficiary used the money to pay rent, 'I lack words to express my gratitude to KRCS for this support during the disaster, God bless the KRCS fraternity abundantly, he said. Apart from responding to disasters and saving lives, KRCS also conducted nutritional assessment to children less than five years.

"WE THANK KENYA RED **CROSS** SOCIETY (KRCS) FOR BEING ON STANDBY TO RESCUE THE AFFECTED PERSONS...

Alfred Musola, another cash transfer beneficiary sighed in agony as he remembered how the terrible ordeal caused trauma and fractured his son's hand. All he remembers on that rainy night is setting up the dinner table for his small family and minutes later, hearing screams from neighbours that their building was collapsing. "We thank Kenya Red Cross Society (KRCS) for being on standby to rescue the affected persons and giving them a hand. I managed to take my son to hospital for immediate medical assistance." He said.

"We came back to the site at Starehe CDF hall where we were informed, that KRCS was distributing Kshs 15,000 through Mpesa to the affected persons on the condition that one should have registered his/her bio data with KRCS. This was a new beginning for my family and I to start a new life as I used that money to look for another house." He added. The Huruma Collapsed Building Operation was closed down on Sunday 7th May 2016 with final figures of 140 injured, 51 dead, 2 missing and 256 household displaced.

Apurewoi, 45 years who hails from Lokwamosing village travels down memory lane with nostalgia as she recalls the desperate moments when she had to go without food for three days. 'Without food, water and our goats all gone, I just waited to die and would be lying under a tree at least to keep off the strong heat from the sun. Every time my family begins to get well (start eating well and animal can eat as well), we get the problem of lack of rains, one after another, cattle raids by the neighboring communities makes living here very bad,' she narrated.





The Future of CTP in Kenya Red Cross Society

Kenya Red Cross Society (KRCS) has a role as public auxiliary to the Government of Kenya and is mandated to respond during emergencies across the country. It has the advantage and potential to implement CTP at scale due to its presence in every county within Kenya, 8 regional offices, 47 county branch offices and several sub-county branch offices. Thus, preparedness for rapid response is an essential pre-requisite for KRCS and to some extent through great support of its senior management which has full buy in of cash transfer programming, the organisation has invested some efforts in preparedness activities including capacity building of its staff and volunteers on cash transfer programming, conducted organisational and payment service providers capacity assessment. The organization will continue to strengthen on a number of aspects to make future CTPs a success. These aspects include Market analysis, needs assessment, accountability to affected populations, information management and evidence building which mostly are important processes to guide response decisions. It will consider the role of partnerships with financial services providers at different levels, governments and NGOs as they are critical to the success of scaling up cash. Both our







traditional in Kind and cash transfer programming will be built on foundations of good programming to ensure quality outcomes for beneficiaries. And continuously increasing the uptake of learning from successes, opportunities, failures, challenges and risks for scaling up cash.

The organization aims at increasing its cash transfer portfolio by increasing the use of cash transfer beyond emergency operations. There is minimal attempt to use cash for health purposes, the case at hand is the global fund cash provision with an aim of preventing HIV infections and early pregnancies and marriage amongst



school going adolescents. Kenya Red Cross Society continues to align its cash transfer programming with the six priority areas of the IFRC Cash road map as well as the recommendations of the Global Cash forum of 2017, as well as Grand bargain cash work

stream meeting of June 2017. Therefore by 2020, the organization aims at reaching more than 8 million disaster and crisis affected population in Kenya through cash transfer operations by making cash transfer the main response option.

A word from our partners

The KRCS' Success in Cash transfer programming is attributed to good leadership, a dedicated team of trained staff, volunteers as well as the generosity of our donors mostly from the UN fraternity and the Red Cross Movement.

A number of delegates have been sent to KRCS on learning missions whenever we have active emergencies. They have come to learn how KRCS implements cash transfer operations practically. In the list, we have Rebecca Vo and Claire Holman from American Red Cross who came in 2012 for floods operations; Tuuli Laitila from Finnish Red Cross, Pablo Holm-Nielsen, Jakob Pedersen and Poul Nielsen from Danish Red Cross.

In his final remarks after his cash transfer operations at Kenya Red Cross in 2015, Poul Nielsen said the following;

Poul Nielsen from Danish Red Cross

"'Habari yako', how are you? On my way to work every morning in Marsabit in the northern region of Kenya, I am met with warmth that extends beyond the hot climate – I feel welcome. Working as an Exchange Staff from the Danish Red Cross, I am here to learn

from Kenya Red Cross how the cash transfer programme works, something that they have done very well. The integrated cash program including medical outreach and a school feeding program is targeting malnourished children in an area that is much affected by the drought – a drought that is only intensifying with the little rainfall we had in the last short rains. With the drought intensifying people and animals are more and more pressed for water and food.

Since November, Kenya Red Cross has travelled far on dusty and rocky roads to remote and isolated villages throughout Marsabit County to reach more than one thousand malnourished children who were in need of our help. Currently a third of all children we screen are malnourished and it only seems to be increasing.

Help came in January with the first cash disbursement of Ksh 3,000 for each household with a malnourished child – an unconditional cash transfer given to reduce the effects of the drought and to strengthen the health of the malnourished children in the households. During our cash distributions my swahili vocabulary has increased generously with "asante sana" and



MY MISSION IN KENYA HAS BEEN A LIFETIME **EXPERIENCE** BOTH PROFESSIONALLY AND PERSONALLY

"thank you very much, Mzungu", which was returned by a humble "karibu" on behalf of all the countries that have donated to this cash programme. This programme will end in March if funding is not secured for an additional period.

My mission in Kenya has been a lifetime experience both professionally and personally and the people I have worked with at Kenya Red Cross have my highest regards. I have learnt a lot about the cash transfer programme, but perhaps more importantly I have learnt that the people in the Red Cross Movement are fundamentally alike. We want to help and we do so, even if the road to where we have to go is long, full of dust and rocky roads – we go because our hearts and minds say so.

... and should I sum up my experiences here in Kenya in one word, it would be – 'poa'."











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