



Food and Agriculture Organization
of the United Nations

Innovative productive transfers (CASH+) in Mali

**Strengthening the resilience of
the most vulnerable households in the Kayes region**

In Mali, the Food and Agriculture Organization of the United Nations (FAO) is currently experimenting the “productive transfers” approach (CASH+), implemented successfully in 2014 in other countries – including countries from West Africa. The 18-month programme combines unconditional cash transfers with the provision of in-kind livestock inputs (goats and animal feed) to benefit 750 vulnerable households, approximately 5 300 individuals, in 36 villages of the Kayes region. The most vulnerable households were targeted using the HEA (Household Economy Analysis) approach¹. Women are the direct recipients of transfers in 99 percent of the cases.

In order to better cope with, recover from and adapt to the multiple shocks and recurrent crises affecting the Sahel region (drought, desertification, floods, conflicts, economic shocks, diseases, etc.), the poorest households need to protect their livelihoods, diversify their sources of income and accumulate productive assets. Turning the vicious circle of poverty and dependence (that repeated humanitarian interventions often fail to sustainably stop) into a virtuous circle of production and investments requires innovative approaches.

→ Approach

The CASH+ approach flexibly combines unconditional cash transfers with transfers of in-kind productive assets, accompanied by technical training, to benefit highly vulnerable, poor and food insecure households, with the aim of boosting their livelihoods and productive capacities.

The cash transfer component, a highly efficient assistance modality, can meet basic household needs and protect assets from depletion and losses. The productive assistance can help kick start a virtuous cycle of income generation, leading to economic empowerment, increased asset ownership, improved food security and dietary diversity.

FAO's expertise is critical in identifying the right mix of complementary interventions (the “plus”), defining the best timing according to agricultural and pastoral seasons, accompanying the transfers with appropriate technical training and rigorously assessing the impact of this approach.

SOCIAL PROTECTION
AND RESILIENCE

NEWS FROM THE FIELD



Key facts

Location → District of Nioro, region of Kayes, Mali

Target group → 750 vulnerable households, approximately 5 300 individuals

Gender → Women are the direct recipients of the transfers in 99% of the households

Nutrition → Training on good nutritional practices are provided to beneficiaries, along with an health insurance scheme



“The CASH+ approach can be an important feature of social protection in Mali, particularly in rural areas.”

¹ HEA (Household Economy Analysis) is a methodology used to analyse the main income sources and expense categories of rural households, allowing classification of any group of households into four categories of wealth and to define the main characteristics of each category. For more information: www.hea-sahel.org

In Mali, two different transfers, of a similar total value, are being distributed and compared:

- A combination of cash transfer of 20 000 FCFA + small ruminants (one male goat and two female goats) + 50 kg of animal feed. This combination is distributed to 375 beneficiary households, or approximately 2 650 individuals;
- A cash transfer alone, in two tranches of 50 000 FCFA each, also distributed to 375 beneficiaries.

Each transfer modality is being analysed in detail, which will allow for the comparison between the respective impacts on food security, nutrition, income and assets ownership, as well as the respective cost-effectiveness of cash transfers alone versus cash associated with productive assets.

→ Sustainability

In order to enhance the sustainability of its impacts, the programme also trains beneficiary households on good farming, pastoral and nutritional practices. Beneficiaries knowledge and skills will be assessed at the end of the programme. In addition, local authorities and beneficiary households are offered the possibility to join a health insurance scheme established in the same area by another programme technically coordinated by FAO. This strengthens the synergies of actions and the sustainability of both interventions.

The CASH+ programme is coupled with a strong monitoring and evaluation system (baseline and endline, post-distribution surveys, market monitoring before and after distribution to quantify the potential impact of the intervention on food prices) which analyses how beneficiaries are using the assistance received and the impacts of the intervention in terms of food security, income and nutrition. The relative cost-effectiveness of each transfer modality will be assessed in detail. Analyses will also be undertaken to demonstrate how the intervention contributed to strengthen resilience and to identify the most effective CASH+ modalities for future replication and scale up in a similar livelihood context.

“

Nouhan Dicko is raising five children alone since her husband left her at the end of 2015. Her only source of income is selling zèguènè - a wild fruit collected in the bush – at the Nioro market, more than 10 km from her village. A delighted Nouhan says, ***“With the 20 000 FCFA received, I have been able to purchase two bags of rice! And I hope that my goats will deliver soon.”***

”



FAO's experience with CASH+ programmes

FAO has recently implemented successful CASH+ programmes in crisis, rehabilitation and development contexts, in Burkina Faso, Lesotho, Niger and Mauritania. In Lesotho, impact evaluation of the combination of cash transfers (child grants) with provision of vegetable seeds and training on homestead gardening, for the same households, showed a greater impact on productive capacities, especially among labour constrained households than cash transfers alone.

In Burkina Faso, the CASH+ programme helped increase households' incomes and assets faster than input distribution or cash transfers alone for a similar amount. The programme supported increases in revenue (by 27 percent), savings and asset ownership, improvements in food security (75 percent of beneficiary households were food secured by the end of the programme, compared with only 35 percent initially) and dietary diversity (82 percent of beneficiary households had an acceptable diet two years after the intervention). Two impact evaluations, undertaken one and two years after the baseline, have confirmed the sustainability of the results and allowed a detailed analysis of the respective impacts of the different combinations (in-kind inputs alone vs cash + inputs, cash + poultry or cash + small ruminants). Such information is essential to informing the design and improving the effectiveness of future programmes.



Following her husband's serious illness that required several hospitalization in Kayes, Sira Diatta's field was abandoned. For two years, she was only able to cope thanks to her village neighbours who were providing food for her and her 10 children. She says, ***"I am relieved to be getting out this difficult period, and the small livestock will give me more autonomy."***



©FAO/Sonia Nguyen

→ Scaling up CASH+ in the Sahel

At a regional level, a study on the potential for scaling up CASH+ in the Sahel would analyze the most effective modalities and provide recommendations regarding the possible integration of this approach in existing social protection policies and programmes.

Indeed, the Sahel context calls for social protection systems that are long-term, predictable, risk-informed and shock-responsive. Such systems can bridge the gap between humanitarian and development interventions and can help reduce vulnerability, poverty, hunger and food insecurity, while strengthening people's resilience to recurrent shocks and crises. They enable poor and marginalized families to build assets and engage in economic and productive activities. The combination of cash transfers and productive inputs can be an important mechanism to implement social protection programmes, particularly in rural areas along with other interventions such as cash transfers, public work schemes, health insurance, etc.

“

“Ever since my husband’s oldest sons left us to work in the town, we have not had enough help to cultivate our land,” explained Maman Sow Diallo. Her meager harvest was about to run short when she received the cash transfer. *“For once, I am not going to buy oil, groundnut and soap on credit!”* She is also delighted about the perspective of another transfer which will help her plan her purchases.

”



“

In 2015, Hawoly Diallo’s brother-in-law unexpectedly returned to the family farm and reduced the share of harvest each member gets. *“The situation was very difficult. Despite some small house keeping jobs I was doing, I had to borrow money for my childbirth 3 months ago and also to purchase rice.”* Hawoly was able to repay her debts and to reconstitute food stocks, thanks to the cash transfer.

”

Note: This programme, funded by the government of Finland, is implemented by FAO in partnership with decentralized Government technical services for Social Development and Social Economy and for Animal health and production, two NGOs (the Center for Study and Promotion of Agriculture and Livestock and the ‘Agence Kaarta’ for Research and Development) and a microfinance institution (KONDO JIGIMA). FAO is currently developing guidelines for the CASH+ approach to capitalize on the results of the various initiatives to date in different countries and share lessons learned and good practices.

→ Contact

Fatouma Seid, FAO representative in Mali
Fatouma.Seid@fao.org | FAO-ML@fao.org | +223 20 22 37 13

Patrick David, Deputy Head of the Sub-Regional Resilience Team–
West Africa/Sahel (REOWA), Dakar - Senegal
Patrick.David@fao.org | + 221 77 529 61 11

With the financial support of Finland