

Lessons learned from the 2017 multipurpose cash pilot project in Cameroon

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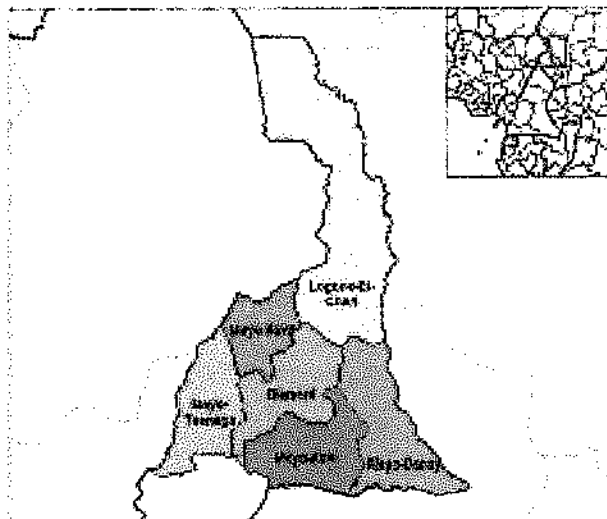
What

In 2017, with the support from the United Nations Central Emergency Response Fund (CERF), WFP and partners piloted, for the very first time in Cameroon, a multipurpose cash project to address both food and non-food needs of displaced populations in the Far North region, particularly in Logone and Chari Division. This allowed greater flexibility in meeting beneficiary needs in terms of health, food, hygiene and sanitation, while promoting livelihood opportunities.

The main objective of the multipurpose cash project was to assist the most vulnerable categories of IDPs, prevent vulnerable families from resorting to negative coping strategies and ensure the immediate response to cover the basic needs of IDPs left without the means to maintain their livelihoods. The pilot targeted the newly displaced population in the Logone and Chari, living in difficult area to be reach due to insecurity, who had not received any assistance before. According to the Displacement Tracking Matrix (DTM #9), Logone and Chari Division registered the highest concentration of new IDPs in critical need of humanitarian assistance.

Where

The multipurpose cash pilot was implemented in the Logone and Chari division, in the Far North. The Districts covered were: Fotokol, Makary, Goulfey, Maltam and Kousseri.



When

The multipurpose pilot was implemented from August to December 2017

How

The multipurpose cash was implemented by three NGOs: Catholic Relief Services (CRS), the International Rescue Committee (IRC) and Plan International. WFP played the role of a pass-through agency allowing NGOs to access the full CERF amount allocated for multipurpose cash (\$1Million). The budget was conceived on the basis of 9% of the envelope to be retained by WFP for transaction overhead costs. The three NGOs coordinated their activities at the national level as well as the local level to ensure that assistance was consistent with the project objectives and not duplicative.

Every month, 9,000 beneficiaries in targeted areas of Logone and Chari received up to 156 USD per household per month for 5 months.

The selection of beneficiaries took place in a participatory process. All stakeholders (administrative authorities, local and religious authorities, community representatives, etc.) from the villages involved in the project were involved in the selection of beneficiaries.

Vulnerability selection criteria included female-led households, households with children under five, households that lack a stable source of income, and households with a person who is sick or disabled and needs medical care. In order to avoid creating tension between displaced and host community populations, and recognizing that many host community households were also in great need of humanitarian assistance, about 80percent of beneficiaries were from displaced households and 20 percent from host communities.

Lessons learnt

The learning generated by the implementation of the pilot multipurpose cash project is listed below.

Project conception

1. The field implementation of the first experience of the multipurpose cash in Cameroun took time to start because of the unpreparedness of the humanitarian team in Cameroun (definition of the eligibility criteria of NGOs, design of the business model, pass-through mechanism, etc.), and various WFP internal consultations in order to integrate the multipurpose cash component into the regular and ongoing project.

2. Inadequation between the funding proposal budget approved by CERF and the proposed budget received from NGO's due to the fact that the Call for Proposal sent to NGOs was launched before the finalization phase of the funding proposal budget submitted to CERF. Furthermore, the WFP call for partner proposals should contain a harmonized funding proposal template to be used by all NGOs applying for the CERF multipurpose grant. This will ensure a harmonized approach in reviewing proposals received from NGOs.
3. During the implementation of the project, a clear and accurate timeline of reporting activities and meetings with partners should be developed and adhered to by all parties.

Transfer delivery

4. Mobile Money is a viable and effective means of transferring cash to help households meet their basic needs. Some 99 percent of beneficiary households reported that they would prefer to receive future assistance through cash transfers rather than via other means or modalities (PLAN, IRC, and CRS).

Payments made via mobile phone have the advantage that the mobile operator has the ability to print an official report directly after the mobile money is transferred with the name and amount transferred. This electronic report allows the tracking of the withdrawn amounts per location. (PLAN) While for other payment modalities including paper vouchers, recipients must acknowledge receipt of money received by either signing or fingerprinting payment cards. This modality, together with other payment activities like beneficiary identification, cash-out, payments, take a lot of time for NGOs and agencies to administer.

Security: Payments via mobile phone guarantee beneficiary and transaction security as only the agents in charge of the transfers and the beneficiaries are informed of the payment dates. Beneficiaries can discreetly withdraw the money at the payment points of their choice.

As for cash-out distribution mode, the place and date of distribution is known in advance by beneficiaries and non-beneficiaries of the project. This might represent a risk for beneficiaries (insecurity or theft) (PLAN)

Community participation

5. Strong coordination and communication between different actors involved in the mobile money transfer chain process is essential. (PLAN)
6. When community leaders are involved in the mobilization process, it becomes easier to achieve the implementation targets. (CRS)
7. It is important to always be sensitive to local cultural and ethnic sensitivities. For example, separating women and men villagers' focus group

discussions can prove very effective because women are not allowed to speak in the presence of men. This method boosts women's participation and the collection of relevant data. (CRS, PLAN, IRC)

Monitoring

8. The project enabled the beneficiaries to make their own food choices. It also provided them with some project implementation skills through their involvement in district committees established in each district.
9. Comparison of baseline and end line data showed significant improvement in dietary diversity and a significant decline in use of negative coping strategies. The project limited the risk of a rapid deterioration of the overall household's food security due to the declining incomes and lack of job opportunities. (PLAN)
10. Post distribution monitoring (PDM) data showed that the multipurpose cash was used by the households to pay for their diverse basic needs. Nevertheless, while most cash recipient households prioritized food as their main expense, various expenses such as shelter, healthcare/medicine, education, and income-generating inputs were also important to a few households. This shows the significance of giving beneficiary households the freedom and flexibility to meet their various needs with dignity. (IRC)

Project implementation

11. It is important to plan activities taking into account the agricultural calendar so that beneficiaries of the project can use the money received to improve farming activities. (CRS)
12. Market days are an opportunity for the people of neighboring villages to do good business. Thus, any project activity scheduled on a market day will fail. It is therefore imperative to learn about the day and location of each locality market day before planning any field activities. (CRS)
13. Before the crisis in the Lake Chad Basin, the Makary district was the hub of cross-border trade, particularly with Nigeria. As a consequence, the Naïra (Nigerian currency) is commonly used – more than the CFA Franc. Therefore, the project beneficiaries faced some difficulties handling the FCFA, and nearly 70% of them changed their FCFA into Naïra immediately after receiving their cash transfer. (CRS)
14. As with any cash transfer operation, good preparation is essential; electronic transfers (via mobile phone) require sufficient preparation time and a lot of effort at the onset of the operation. (PLAN)

15. In order to save time, several activities can be done jointly. The opening of the transfer account, the allocation of the beneficiaries' telephone numbers and the setting up of the beneficiary database (telephone number, telephone serial number, etc.) can take place simultaneously before training the agents and the distribution of telephones to beneficiaries. (PLAN)