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WORLD FOOD PROGRAMME KENYA

INFOBRIEF [No. 20]

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# Cash - Emergency Response Tool

## Quick facts about 'Chakula Chap Chap'

The WFP Kenya Emergency Cash response tool.

In 2015, **WFP Kenya** started to develop a tool that could facilitate the delivery of **cash in emergencies** quickly, with the aim of reducing the time to deliver cash to beneficiaries from an average of four weeks to within 48 hours.

After two years of **development**, the final product was delivered and rolled out at scale in 2017.

**"Chakula Chap Chap"** leverages on the ubiquity of mobile phone technology in Kenya to provide easy-to-use scratch cards that top up/credit mobile money wallets.

*Chakula Chap Chap* scratch cards are issued to identified beneficiaries at the point of registration and are activated within 24 and 48 hours of issuance.

In 2017 the tool was used at scale in 13 counties to support the Kenyan

Government to deliver emergency cash for food assistance to 1.6 million Kenyans rendered food insecure by the 2016/2017 drought. This intervention was dubbed **Chakula Kwa Jamii** or 'Food for the Family'.

It was further used in 2017/2018 in seven counties to reach families with members enrolled in programmes to treat malnutrition with a 'protection ration' through the initiative dubbed **Linda Lishe Bora** or 'Guard Your Nutrition'.

*Chakula Chap Chap* consists of three integrated systems that ensure the safety, traceability and accountability of the scratch cards: the beneficiary registration tool, the voucher tracking system and the voucher management system.



# Background

As the largest humanitarian agency fighting hunger worldwide, WFP has been at the forefront of responding to humanitarian crises and delivering food assistance to affected populations. Traditionally this has taken the form of delivering in-kind food. However, studies and experience have shown that providing cash as a transfer modality in areas that are productive and/or have functional markets is appropriate as it gives beneficiaries choice in what they eat, stimulates local economies and creates livelihood opportunities. Ultimately, cash transfers enhance food security for the entire community in the medium and longer term.

WFP Kenya first used cash transfers in 2011 in response to drought. Even in this slow-onset disaster, the delivery mechanism at hand at that time – opening bank accounts and providing bank cards to targeted beneficiaries that could be used to withdraw cash from bank agents – was cumbersome, and affected families could not access cash quickly. The typical waiting period between registration and accessing cash assistance was at least four weeks. In an emergency, this is too long and not viable.

Following these early experiences with emergency cash response, WFP Kenya invested in testing other cash transfer delivery mechanisms to shorten the response time. In 2013, WFP piloted mobile money and found that it significantly streamlined the process and was preferred by beneficiaries over the bank card model. But even with mobile money, it still took almost four weeks to get cash into people's hands. WFP then started to improve the processes and systems with the aim of bringing down the response period to within 48 hours of registration.



## The Journey

In 2015, Kenya was preparing for the possibility of extensive displacement of people from *El Niño* flooding. In preparation for a possible humanitarian crisis, WFP developed a new cash delivery tool specifically for emergencies, *Chakula Chap Chap*, which translates to “food very quickly” in Sheng, a Swahili-based slang.

A practical simulation on the first iteration of the tool held in December 2015 exposed weaknesses in existing processes, systems, equipment and staff capacity. Consequently, the delivery mechanism was adjusted and new systems and processes developed. The Kenya team spent another six months on readying staff and equipment, carrying out dry-runs with government partners, financial service providers and non-governmental organizations, amongst others.

By May 2017, WFP Kenya had completed extensive system upgrades and development of tools that would ensure that *Chakula Chap Chap* would deliver cash in the hands of targeted beneficiaries within 48 hours of registration. In the same month, WFP Kenya conducted a successful three-day simulation at Kwa Vonza in Kitui County to further fine tune the tool.



# 'Chakula Chap Chap' tool

In East Africa, two out of three adults regularly use mobile money. Similarly, scratch cards are very common and are used to top-up airtime on mobile phones. *Chakula Chap Chap* leverages on mobile phone technology to provide easy-to-use scratch cards that tops up/credit mobile money wallets.

*Chakula Chap Chap* scratch cards are issued to identified beneficiaries at the point of their registration for assistance. The scratch cards are activated within 48 hours and are used to top up the beneficiary's mobile money wallet with the assigned value in the scratch card.

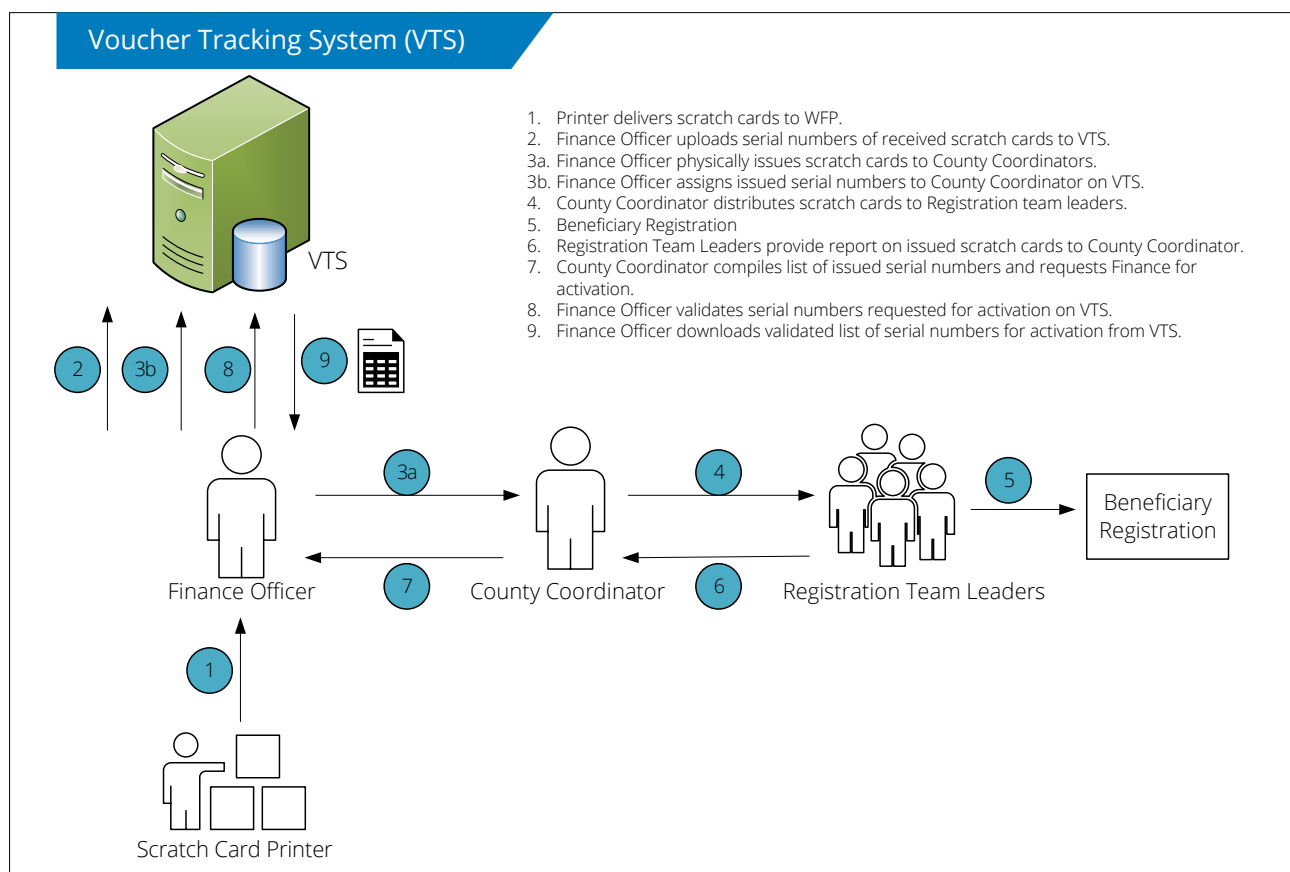
In an emergency, this tool does not require new bank accounts to be set up. This means it does not require that targeted people have official identity documents. If a person does not have a mobile money account, they can use the account of a relative, friend, neighbour or even receive cash directly from a mobile money agent.

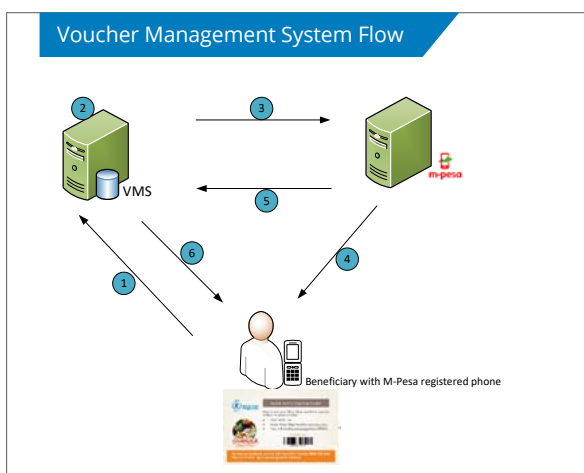
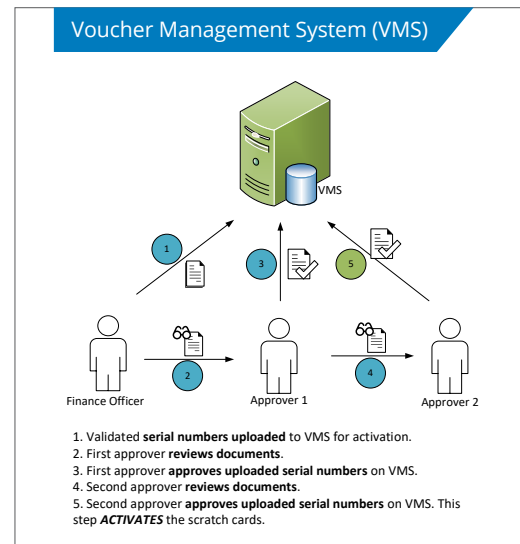
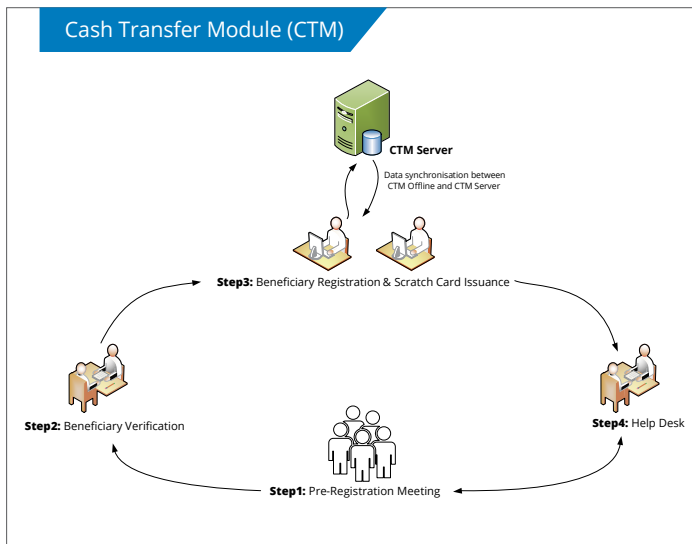
*Chakula Chap Chap* consists of three integrated systems:

**a). Cash Transfer Module:** This module is an offline system developed by WFP Kenya to capture beneficiary information during registration. It records the name, national identification card number and household size of the beneficiary as well as the issued scratch card serial number. These serial numbers are extracted at the end of each registration day and sent to Nairobi headquarters for activation.

**b). Voucher Tracking System:** This tool was developed by WFP Kenya to manage the issuing and tracking of scratch cards from the printing press to issuance to the beneficiary. The serial numbers on the scratch cards are uploaded to the system when they are physically received by WFP. The cards are assigned to the leaders of the registration teams and the system is used to verify and validate the serial numbers of the cards whose activation is requested – meaning, the cards that have been physically issued to beneficiaries.

## Process map for VTS, CTM, VMS





and redemption of the e-money assigned to scratch cards is managed. The scratch cards serial numbers, personal identification numbers (PINs) and transfer values are uploaded onto the voucher management system before registration commences. During registration, teams submit details of scratch cards that have been issued and require activation daily. The scratch cards' serial numbers are validated and verified on the voucher tracking system and then uploaded to the voucher management system for activation. Activation is a two-step approval process in line with WFP's financial policies by authorized signatories on the voucher management system portal. During redemption, the voucher management system checks the validity of the PIN presented, i.e. whether it is valid, active and has not been used before. If all parameters are clear the voucher management system instructs the mobile payment system to move the transfer value of the scratch card from the WFP e-money account to the beneficiary's mobile wallet.

**c). Voucher Management System:** This is a portal that was jointly developed by WFP and Safaricom and it is built into Safaricom's mobile money (M-Pesa) platform. Its main function is to create a link between the voucher tracking system, which is managed by WFP Kenya, and Safaricom's M-Pesa, through which the activation



# 'Chakula Chap Chap' Deployed at scale



## a). 'Chakula Kwa Jamii'

The Government of Kenya declared the drought facing parts of the country a national disaster in February 2017 and called on local and international partners to complement its efforts in mitigating the drought's effects. The Ministry of Devolution and Planning through the State Department for Special Programmes sought to increase relief operations through in-kind and cash transfers and the **Government allocated two billion Kenyan shillings for direct cash transfers** to drought-affected families.

In April 2017, the State Department for Special Programmes approached WFP as partners in disbursing the cash. Based on its previous experience in the implementing large-scale cash transfers, the Ministry specifically requested WFP to provide technical support in i) household targeting; ii) household registration; and iii) delivering a platform to implement cash transfers.

Using the concept of 'twinning', the **United States Agency for International Development (USAID)** provided WFP with funds to facilitate the identification and registration of beneficiaries and

meet the costs of transferring the money, whilst monitoring and safeguarding all the pertaining processes.

WFP and the Government targeted the intervention, dubbed **Chakula kwa Jamii**, a Swahili term for 'Food for the Family', in 13 of the most drought-affected counties.<sup>1</sup>

WFP and the Government chose Chakula Chap Chap as the delivery tool based on its ability to delivery fast and agile payments to beneficiaries in an emergency context. The emergency drought response programme targeted 1.6 million food-insecure Kenyans (260,000 households) with a monthly transfer of 679 million Kenyan shillings (US\$6.8 million) for three months.

At the end of the intervention, WFP had disbursed cash transfers of 1.8 billion Kenyan shillings (US\$18 million) to 1.5 million beneficiaries (244,000 families) across the 13 targeted counties, representing 95 percent of the target.

<sup>1</sup> Baringo, Garissa, Isiolo, Laikipia, Kilifi, Kitui, Kwale, Lamu, Makuani, Samburu, Taita Taveta, Tana River and West Pokot.



## Quick facts

- *Chakula Kwa Jamii* was a Government-funded drought response programme.
- It is the largest joint programme between the Government of Kenya and WFP.
- It targeted **1.6 million Kenyans** in 13 arid and semi-arid counties for three months.
- The Government committed **two billion Kenyan shillings** (US\$20 million) for direct transfer to families affected by the drought. This translates to 679 million Kenyan shillings (US\$6.8 million) of transfers each month.
- WFP used twinning funds from USAID to facilitate the **identification** and **registration** of aid recipients and meet the costs of transferring the money while monitoring and safeguarding all the pertaining processes.
- **WFP provided technical support** in i) household targeting; ii) household registration; and iii) delivery of a platform for cash transfers.
- WFP disbursed **1.8 billion Kenyan shillings** in three months to 1.5 million beneficiaries (244,000 families) across the 13 targeted counties, representing 95 percent of the target.

## Chakula Kwa Jamii roll out

*Chakula kwa Jamii* implementing teams comprised staff drawn from the State Department for Special Programmes, WFP, Safaricom and part-time enumerators. The teams worked with local administration and community leaders.

Targeting was conducted across the 13 counties using WFP community-based targeting guidelines, which assumes that community members have a better knowledge of their own people when selecting the most vulnerable households for the intervention. On average, the targeting process took between two and three weeks.

During beneficiary registration, all counties held sensitization meetings with the county leadership to brief them on the *Chakula kwa Jamii* roll out. On site, each team held pre-registration barazas (meetings) to pass key information to beneficiaries on their expectations, the registration process and distribution of scratch cards and issuance of SIM cards to those beneficiaries without Safaricom lines. Safaricom support staff assisted beneficiaries in activating SIM cards and the mobile money (M-Pesa) accounts.

Due to the tense political environment in the second half of 2017, WFP and the Government

decided to carry out the registration and cash disbursement in two phases: phase one targeted five counties - Isiolo, Kilifi, Laikipia, Samburu and West Pokot – between July and August 2017 (before the August elections) and phase two targeted the remaining eight counties - Baringo, Garissa, Kitui, Kwale, Makueni, Lamu, Taita Taveta and Tana River – in the period after September.

The first round of *Chakula kwa Jamii* cash transfers was effected using the *Chakula Chap Chap* scratch cards. The scratch cards allowed beneficiaries to redeem their cash within 48 hours using their M-Pesa account. The subsequent transfers (two months of food assistance) were sent directly to the beneficiaries' mobile money accounts.

The monthly transfer value was calculated based on the average market prices for a 50 percent ration, amounting to 3,049 and 2,327 Kenyan Shillings (inclusive of a one-off withdrawal fee) for arid and semi-arid counties, respectively. This would provide half of a family's food requirement, while the remainder would be met by the households from their own sources.

## Performance – Planned against Actual

WFP disbursed the sum of 1.8 billion Kenyan shillings in direct transfers to beneficiaries. The resultant cost of transfers was 40 million Kenyan shillings which catered for withdrawal and transfer fees for the three months that transfers were effected.

	Months 1 & 2	Month 3	Total Disbursements
Cash transfer to beneficiaries	KES 1.2 billion	KES 631 million	<b>KES 1.8 billion</b>
Transfer and withdrawal fees	KES 26.2 million	KES 14.1 million	<b>KES 40.3 billion</b>

### b) Linda Lishe Bora (LLB) Protection Rations

Despite the expansion of relief and development programmes funded by the government and development partners (social protection, livelihoods, nutrition and relief assistance), the drought continued to impact livelihoods, especially across the arid counties, resulting in rapidly increasing levels of food insecurity and acute malnutrition. Following the 2017 long rains assessment by the Kenya Food Security Steering Group, the food security and nutrition sectors recommended a scale up of household food security support interventions to address the increasing vulnerability of households and prevent the sharing of nutrition supplements provided for the treatment of acute malnutrition through the Integrated Management of Acute Malnutrition Programmes.

With the support of the United Kingdom's Department for International Development (DFID) and USAID, WFP introduced cash transfers (protection rations) with two objectives:

- to support household food security, and
- to prevent the sharing of supplements provided to malnourished clients for the treatment of acute malnutrition.

With the extra cash provided through the protection ration, families would be able to buy a variety of healthy and nutritious food items and in so doing mitigate against the sharing of the nutrient supplements provided for malnourished children or pregnant or breastfeeding mothers.

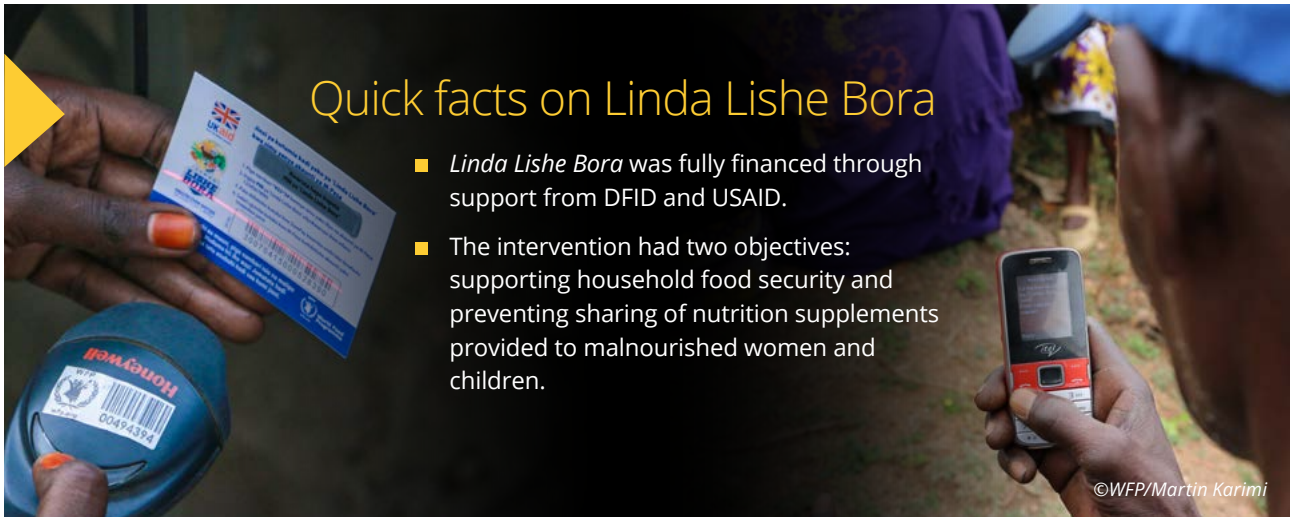
Following the successful deployment of the emergency cash response tool for the *Chakula Kwa Jamii* drought response, DFID and USAID in partnership with WFP agreed to use the same tool for a three-month intervention dubbed *Linda Lishe Bora*, Swahili for 'Guard Your Nutrition' that ran from December 2017 to March 2018.

The *Linda Lishe Bora* cash intervention was rolled out in Mandera, Marsabit, Turkana, and Wajir using the DFID contribution and, later, with support from USAID, in Baringo, Isiolo and West Pokot. In Garissa, Samburu and Tana River, support was provided through in-kind food. The intervention targeted all households with malnourished children (aged 6-59 months), as well as malnourished pregnant and breastfeeding women receiving treatment for malnutrition.



WFP disbursed  
**1.8 billion**  
Kenyan shillings in direct transfers to beneficiaries.





## Quick facts on Linda Lishe Bora

- *Linda Lishe Bora* was fully financed through support from DFID and USAID.
- The intervention had two objectives: supporting household food security and preventing sharing of nutrition supplements provided to malnourished women and children.

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### Linda Lishe Bora roll out

The county nutrition technical forums together with their food security counterparts were given responsibility for identifying locations and set up *Linda Lishe Bora* registration centres. These centres were linked to health facilities and nearby outreach centres.

The registration process in every county was spearheaded by a county coordinator (from WFP) working with one of WFP's senior nutrition partners. The partners were paramount in supporting the identification of beneficiaries, on-site verification, mobilization and on-site support through helpdesks. The teams also comprised Safaricom agents to support the registration of newly issued SIM cards and activate the M-Pesa service.

Prior to the registration exercise and together with the local administration, the teams conducted a sensitization *baraza* emphasising the rationale behind targeting only those enrolled in programmes to treat malnutrition, the amount to be given per family and the cash transfer modality. Nutrition messages were also passed on during these meetings.

The *Linda Lishe Bora* initiative was guided by the following principles:

- Each household was to receive a standard entitlement regardless of the number of household members;
- A minimum of one malnourished family member was required to be eligible for the programme; where there was more than one malnourished household member, the household would still receive entitlement for one household;



- Registration into the protection ration programme was only being done once; there would be no new admissions after completion of the registration exercise.

In the roll out, the *Linda Lishe Bora* cash transfers were calculated to be the equivalent of 65 percent of a minimum food basket.

WFP registered families and issued them with scratch cards for the first round of cash distributions with the subsequent assistance being disbursed via M-Pesa.



## Performance – Planned against Actual (as at 31 March 2018)

Linda Lishe Bora cash transfers were funded by DFID and USAID. With DFID funding, WFP targeted 73,000 families with cash transfers in four counties – Mandera, Marsabit, Turkana and Wajir. Over the four months of the intervention, WFP disbursed US\$10.3 million to 60,000 families (Table 1). Some 41,000 of the families were represented by a female head of the household, while 19,000 were represented by a male head. In Mandera County due to volatile security situation WFP did not issue scratch cards, opting to transfer money to the identified beneficiaries directly through M-Pesa.

**Table 1:** Cash transfers to beneficiaries per county through Linda Lishe Bora with DFID funding



County	Planned HH's	Registered HH's	Total Scratch Card (US\$)	Total M-pesa (US\$)	Grand Total (US\$)
Mandera	9,085	15,640	-	2,589,005	<b>2,589,005</b>
Marsabit	9,730	9,783	379,370	1,148,502	<b>1,527,872</b>
Turkana	45,240	26,571	1,030,383	3,535,559	<b>4,565,942</b>
Wajir	9,140	8,540	331,168	1,312,419	<b>1,643,587</b>
<b>Total</b>	<b>73,195</b>	<b>60,534</b>	<b>1,740,921</b>	<b>8,585,485</b>	<b>10,326,406</b>

Meanwhile WFP received both cash and in-kind food from USAID to support protection rations in another six counties. WFP found that it was appropriate to use the cash transfer modality in Baringo, Isiolo and West Pokot and give in-kind food in Garissa, Samburu and Tana River given the availability of food in markets, security constraints, and previous exposure to the cash transfer modality among the beneficiaries.

By the end of March, WFP had completed registration in Baringo's East Pokot sub-county and parts of West Pokot county, reaching about 7,000 families with US\$1 million.

**\*\*Numbers not final and are bound to change according to final Linda Lishe Bora report.**



# Lessons Learned and Opportunities



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Currently there are no viable alternatives to *Chakula Chap Chap* within Kenya, i.e. a system that can deliver cash assistance within an appropriate timeframe to select beneficiaries while ensuring

safety (both for beneficiaries and WFP staff), accountability and traceability. Experts in emergency response have reviewed the tool and described it as 'elegant' in its simplicity.



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## Next Steps

Focus is now on addressing challenges that arise during implementation, e.g., poor mobile phone network coverage and poor synchronization of data of registered households, to make the tool even more robust.

WFP Kenya also proposes to refine the Chakula Chap Chap tool to make it adoptable by other WFP countries operating in a similar context. This will involve redesigning or further developing the voucher management system which connects to the mobile network operator system to make it compatible with any financial service provider. This will give WFP the capacity to deploy the tool with more than one mobile network operator.

WFP Kenya has a tried and tested tool that effectively and quickly delivers food assistance in emergencies, a trained pool of staff and a knowledge base that positions it as a partner of choice for emergency cash-based transfers.

WFP Kenya plans to conduct cash-readiness simulations every two years and to maintain a core group of staff that can be called upon at short notice, well equipped with the latest information, tools and processes to implement rapid cash transfers.





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