Cash-based Transfers

Operational Context

Cameroon continues to be impacted by three complex crises: the North-West and South-West (NWSW) crisis that escalated in September 2017; the Lake Chad Basin crisis in the Far North, and the Central African Republic (CAR) refugee crisis in the East, Adamawa, and North regions. Each of these crises has contributed to continuing population displacements, instability, food insecurity, and malnutrition. They affect particularly the most vulnerable households and people, and the number of people in need of humanitarian assistance has grown to almost 3.9 million in 2022 (Humanitarian Response Plan 2022). As a result of these crises, the majority of affected refugees and internally displaced persons (IDPs) are in desperate need of humanitarian food and nutrition assistance and largely rely on WFP assistance for survival.

WFP has been providing food assistance to refugees and IDPs as well as vulnerable host communities through cash-based transfers (CBT) since 2016, supporting the local economy while giving beneficiaries some dignity by enabling them to buy and consume foods of their choice.

The cash-based transfers (CBT) are delivered through restricted and unrestricted transfers in partnership with mobile money financial services and a remittance company. Through the mobile money platform, each beneficiary household is provided with a mobile phone and sim card alongside needed training to receive their monthly entitlements. With increasing needs, and favourable cash programming conditions, including beneficiary preference, WFP scaled up unrestricted cash transfers to all regions affected by crisis in the country reaching beneficiaries in five regions (Far North, Adamawa, East, North-West and South-West regions).

In 2022, about 27 percent of WFP’s beneficiary caseload is reached through CBT representing about 290,000 beneficiaries. This is 7 percent more than in 2021 where 173,000 beneficiaries received cash assistance. The amount of cash transferred to beneficiaries has also increased from about USD 8.1 million in 2019 to more than USD 10.4 million by the end of 2020, and USD 10.8 million in 2021. The long-term objective is to gradually transition most food assistance beneficiaries to CBT particularly in areas where local markets are developed and functioning well.
**WFP RESPONSE:**

WFP works with the Government to support the recovery of crisis-affected communities by building their resilience against shocks. This is through the creation of productive assets and the promotion of income-generating activities using community-led gender-responsive approaches. Additionally, WFP builds the capacity of smallholder farmers, especially women, to enhance their productivity and market access for improved livelihoods. Activities are implemented in Adamawa, East, Far North and North regions, reaching refugees, internally displaced persons (IDPs) and vulnerable host communities.

**Basis for cash transfers**

The cash transfer modality selection (TMS) process entails reviewing programme objectives and contextual considerations (including government and donor preferences) and conducting feasibility analysis to determine viability in the context and best fit to meet objectives. Key to the decision-making process is the review of experiences and preferences of beneficiaries, with the aim to provide, wherever possible, real choice to programme participants as to how they want to access and use their assistance to address their multiple needs.

**Transfer values**

The transfer value calculation is based on the Minimum Expenditure Basket (MEB) approach. The MEB indicates households’ expenditures to cover their overall essential needs including food, considering beneficiaries’ own resources like production, remittances and other sources of assistance. The transfer value is the portion of the MEB that households cannot cover on their own to meet their essential needs. In Cameroon, the MEB was constructed under the guidance of the national cash working group led by WFP, in collaboration with other humanitarian actors.

This sets out an expenditure food basket that provides a daily energy level of 2,100 Kcal. The MEB is planned to be updated for all the operational areas as part of the CBT scale up.

**CBT and beneficiary information management**

SCOPE is WFP’s beneficiary and transfer management platform that supports the programme intervention cycle entirely. The SCOPE platform is an open-source web-based application and a cloud-based solution which allows offline beneficiary registrations (including photos and fingerprints) and supports multiple intervention setups, distribution planning, transfers and distribution reporting. It can be tailored to the specific needs and type of delivery mechanism required. SCOPE’s information dashboard provides near real-time electronic management of food assistance programmes, allowing for increased transparency, data collection and better reporting, considering personal data protection and privacy.

Learning from the challenges faced during the enforcement of the COVID-19 control measures, as well as security risks, WFP aims at registering all beneficiaries into SCOPE with biometric authentication.

**Monitoring and Evaluation**

WFP’s monitoring is done by WFP staff as well as third party monitoring partners. The process includes monthly face-to-face visits, remote monitoring and post distribution monitoring (PDM). Beneficiaries can also provide any feedback including misconduct, complaints, information requests, etc. through feedback channels. The main channel is the toll-free line 8099, which is the most used. Others include community complaints committees, suggestion boxes and helpdesks at distribution sites. All the complaints received are analysed promptly to address challenges and to inform programme adjustments. WFP and partners are currently conducting a scientific study to reveal impact of cash transfers in Cameroon.

**Achievements**

Since 2018, has distributed about USD 46.5 million in cash to refugees, internally displaced persons and vulnerable host communities across the operational areas. Between January and September 2022, USD 8.5 million was transferred to about 290,000 beneficiaries, enabling them to meet their immediate food and other needs and averting a further deterioration of their food insecurity.
Beneficiary and distribution figures

<table>
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<tr>
<th>Crisis</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
<th>2022 (Jan-Sept)</th>
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<tr>
<td>CAR Crisis Response</td>
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<tr>
<td>Beneficiaries</td>
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<td>Lake Chad Basin Response</td>
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<tr>
<td>Beneficiaries</td>
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<td>NWSW Crisis Response</td>
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<td>0</td>
<td>2,056,344</td>
<td>2,947,915</td>
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</table>

Programme/activity outlook

As WFP is implementing its new Country Strategic Plan in Cameroon, the following are the key strategic and operational priorities for the first year of the Plan:

- Setting up a system for evidence generation to inform humanitarian CBT scale up. This will include conducting fresh multi-sectorial CBT assessments as well as impact studies in urban and semi/peri-urban areas
- Leveraging CBT to inform national social safety programming
- Scaling up CBT to new locations, in both urban and peri urban areas as assessed and based on availability of funds
- Developing and rolling out a Corporate Digital Assistance Strategy (DAS) to guide digital innovations across various WFP activities in Cameroon
- Developing and rolling out a Capacity Strengthening Strategy which is all about supporting national systems and services and that the achievement of national development targets hinges on capacities of individuals, organizations and societies to transform in order to reach development objectives.

Partnership and coordination

WFP has been implementing CBT activities in the affected regions thanks to the support from the Government of Cameroon, donors, other UN agencies, cooperating partners and financial service providers.

Since 2016, WFP has led the National Cash Working Group (NCWG), providing a coordination platform for humanitarian cash-based transfer operations in Cameroon. The working group gathers 23 organisations including 7 UN agencies, 12 international NGOs, 2 national NGOs, 2 development agencies and IFRC/ Cameroon Red Cross Society. The Ministry of Economy, Planning and Regional Development through its social safety net programmes is also a member. Regional cash working groups are also operational in the Far North, Adamawa, East, North-West, and South-West regions to lead local level coordination of cash programming for humanitarian agencies.

Donors
A switch from in-kind food assistance to cash assistance provided Fanta with an unprecedented opportunity to start a trade. 34-year-old Fanta and her three daughters have lived in the camp for two years and benefitted from WFP in-kind food assistance in 2020.

Then in February 2021, 3,216 IDPs in the Zamai camp selected through WFP vulnerability criteria, including Fanta, received the first electronic value vouchers, which they used to redeem food commodities from accredited WFP retailers. “There was, rice, beans, meat, milk…they even had flour and sugar” Fanta said and that is where the idea to restart her old business, selling beignets in the Zamai local market was born.

The small puff-puff business at the Zamai market has flourished as locals and IDPs who can afford it. Yet, Fanta says her biggest achievement is enrolling her eldest daughter in the nearby primary school where WFP also implements a school feeding assistance to the pupils.

“*She missed the first school term in 2020, but I am happy I could finally afford the fees for her to attend classes. I never went to school and I want my children to live a much better life than me.*”