

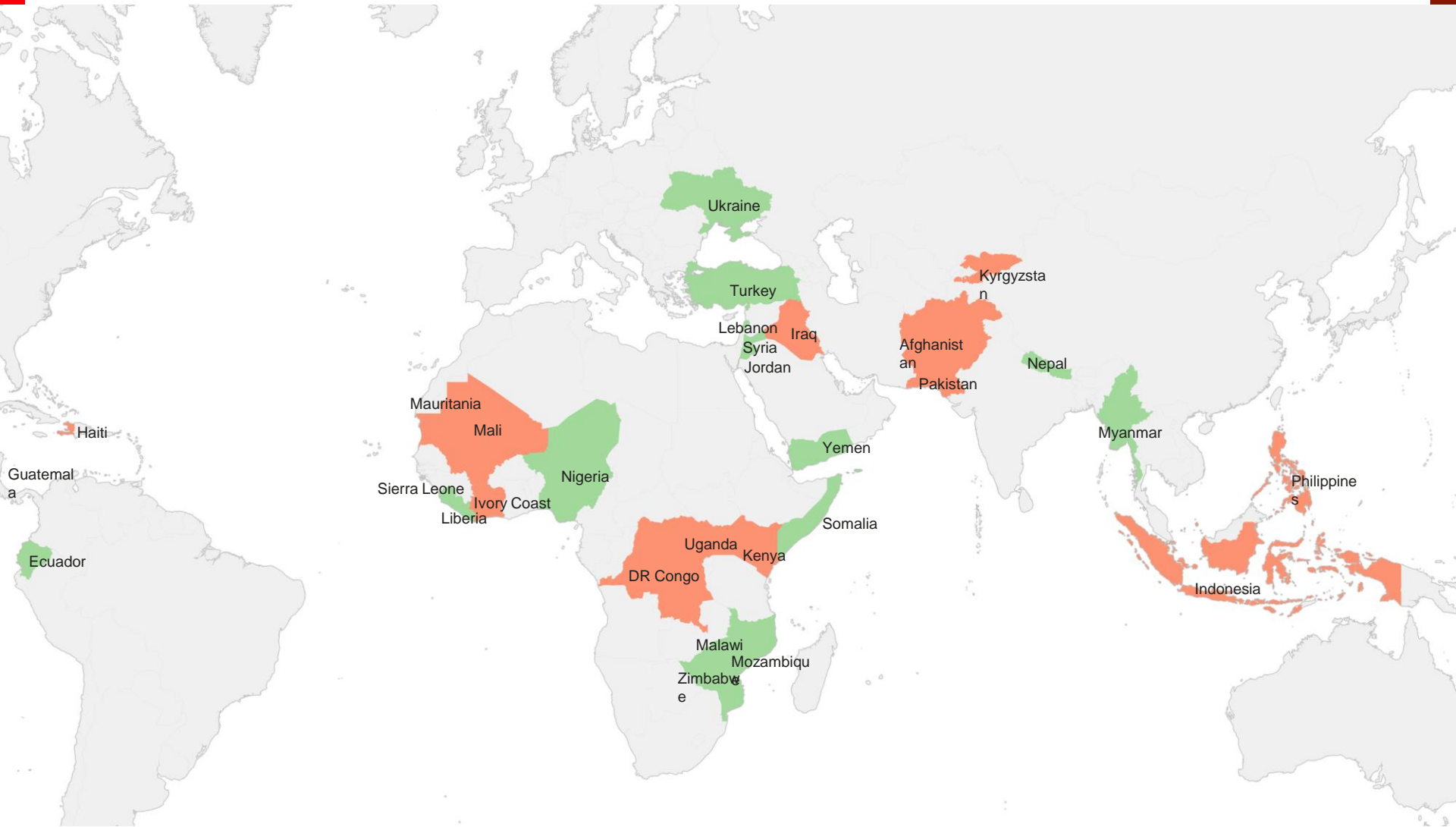
Cash in Emergencies

Case Studies from Nigeria, Liberia and Sierra Leone

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Snapshot of Current and Recent CTP Programming



Our Interest in Cash Transfer Programming

For over a decade, Save the Children has used cash transfer programs (cash, vouchers and cash-for-work activity) to help crisis-affected families meet their immediate needs, and to help restore local economic activity.

In recent years, we have developed our expertise in distributing cash to families using electronic digital payments.

Digital payments can also pave the way for greater financial inclusion for the poorest, most vulnerable families.

Choosing Modalities of Payment

Cash Feasibility Assessment, looking at:

- **Appropriateness** of the payment modality to the context (culturally, socially, politically)
- **Market capacity** to respond to the demand created by the program
- **Operational aspects** – what delivery mechanism options are available and adapted to the program needs?
 - Liquidities (availability in targeted location)
 - Human resources and capacity
 - Flexibility (KYCs / companies' policies adapted to our beneficiaries profiles)
 - Costs
 - Speed (including timeframes for program scale up)
 - Security of cash delivery
 - Safety of beneficiaries and staff
 - Sustainability (use of payment system by beneficiaries after the program)



Electronic Vouchers for Internally Displaced Nigerians



Northeastern Nigeria Restricted Mobile Wallet

Wide-scale Displacement as a Result of Boko Haram in Borno State



What:

Partnered with a local telecommunications company to create a “digital wallet”

Cash-less transaction, as vendors are able to transfer funds from their phones to their bank accounts and to wholesalers directly.

Ability to permit cashing out, but not currently done

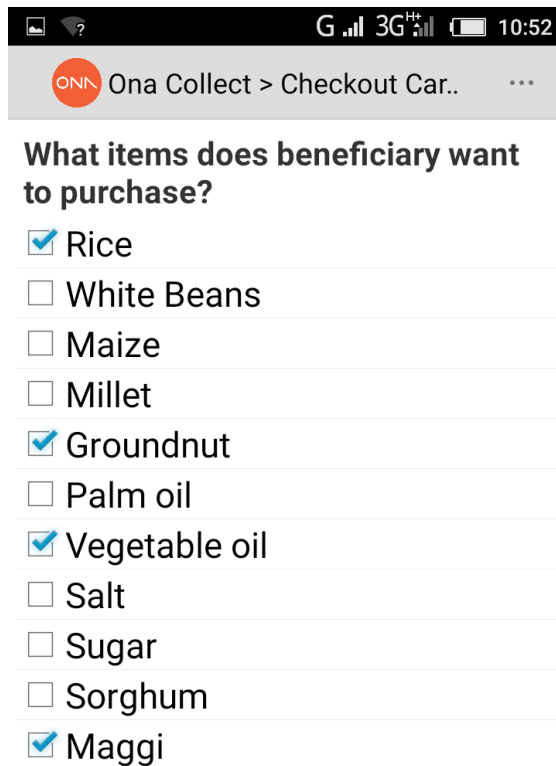
Why:

While there are ATMs in urban areas in Maiduguri, there were concerns over KYC and familiarity with banking services among rural IDPs

Electronic voucher perceived to mitigate concerns around AML and terrorism financing

Northeastern Nigeria Restricted Mobile Wallet

Wide-scale Displacement as a Result of Boko Haram in Borno State



The screenshot shows a mobile application interface for 'Ona Collect' in a checkout phase. The status bar at the top indicates signal strength, 3G connectivity, and a battery level. The app header shows 'Ona Collect > Checkout Car..' with a menu icon. The main content area is titled 'What items does beneficiary want to purchase?' and contains a list of items with checkboxes:

- Rice
- White Beans
- Maize
- Millet
- Groundnut
- Palm oil
- Vegetable oil
- Salt
- Sugar
- Sorghum
- Maggi

Details:

Project permits real-time tracking of prices and transaction errors

Initially piloted the project with 450 households; quickly scaled to over 20,000 households

Lessons Learned:

Tremendous potential for work around financial inclusion – Nigeria is a major cash based response and financial institutions exist in the area

Liberia – Mobile Money During Ebola



Photo by:

Liberia Unrestricted Mobile Wallet

Emergency Food Assistance for Ebola Affected Families



What:

First large scale (5,000 households) mobile money project undertaken in Liberia

Monthly mobile money transfers using existing LoneStar Mobile Money platform

SIM cards were distributed to beneficiaries, but not phones

Why:

Banks were not interested in working with NGOs – there was not a business case

Mobile connectivity was mapped and appeared sufficient, although phone ownership and uptake of mobile money was low

Wanted to avoid NGO staff moving money around the country during a volatile period

Liberia Unrestricted Mobile Wallet

Emergency Food Assistance for Ebola Affected Families

Details:

Limited bank branches in the impact areas with limited liquidity

Majority of mobile money agents were urban, beneficiaries were in rural and remote communities

Had to incentivize mobile money agents to entice participation and bring agents closer to beneficiaries

Lessons Learned:

Required heavy lift in terms of organizing cash out distributions

Was difficult to ensure liquidity flowed to local commercial banks - had to arrange cash-out schedule and cash needs with bank in advance to minimize liquidity problems



Unconditional Cash for Ebola Relief and Recovery in Sierra Leone



Sierra Leone Physical Cash Distributions

Kailahun Food for Emergency Ebola Virus Disease Support (FEEDS)

What:

Cash transfers to 6,445 households affected by Ebola – later increased to over 10,000) in the district where the first cases were reported, and significantly impacted by closure of international borders and trade routes

Physical cash distributions through Splash Mobile Money Ltd

Why:

Limited mobile network and near inexistent presence of mobile money agents in Kailahun

Limited cell phone ownership or use among beneficiary population

Limited bank liquidity outside of Freetown

Contracted Splash to avoid NGO staff holding responsibility for transporting and delivering cash



Sierra Leone Physical Cash Distributions

Kailahun Food for Emergency Ebola Virus Disease Support (FEEDS)

Details:

Food was locally available – food insecure households lacked the cash to purchase it

Numerous NGOs and government entities worked with Splash for food security and social safety net cash programming

No viable alternate options for cash delivery in program areas

Lessons Learned:

Ensuring liquidity sometimes requires transporting cash from Freetown

Physical cash distributions are costly and time-intensive – Splash serving multiple programs with limited resources

