



KENYA

Emergency Programme - Post Election Violence

End Programme Report

September 2008 – July 2009

Submitted September 2009

REPORT SUMMARY

Type of Report	:	End of Project Report
Country	:	Kenya
Programme Title	:	Post Election Violence Emergency Programme
Project Timeline	:	September 2008 to July 2009
Aim of the project	:	To meet the basic needs and protect the human rights of the severely affected Kenyan population during the post election violence.

Specific Objectives:

- To provide essential emergency food and non-food support to Internally Displaced People (IDPs) in Nairobi, Rift Valley, Kisumu and Nyanza province in collaboration with local and international partners.
- To provide essential food and non-food support to the most vulnerable people living in the worst affected areas of Nairobi, Rift Valley and Nyanza Provinces in collaboration with local and international partners.
- To enhance the technical capacity of the Kenya Ministry of Health in the Management of Malnutrition during the post-election humanitarian Crisis
- To assist with rehabilitation and reconstruction needs including psychosocial support of the worst affected communities in collaboration with local partners.

	Euro	GBP
Irish Aid-EHAF	: €450,000	£386, 673.19
Vodafone	: €116,383. 17	£100,005.00
Concern Worldwide	: €594,563.26	£510,892.61

1. Background

The announcement of the closely contested 2007 Presidential Election results on 30th December 2007 sparked off violence never witnessed before in the history of Kenya. The extent of the violence, its widespread nature, and the vicious attacks on ethnic lines took the world and especially humanitarian agencies by surprise. The violence shook the country's foundation and left in its wake a humanitarian crisis of unprecedented proportions: over 1,500 lost their lives, more than 300,000 others were rendered homeless and over 500,000 left in dire need of emergency assistance. Concern, in partnership with churches and Non Governmental Organisations (NGOs), provided support to IDPs living in formal and informal camps, host communities, IDPs in transit, and people affected by endemic cattle rustling in the North Rift.

Concern's responses to the emergency were divided into two phases: Phase 1: Early January to end February 2008 and Phase 2: early March to end June 2008. During the first phase, a total of 165,144 beneficiaries received relief support in the form of food and non food household items: 23,448 in Nairobi; 87,456 in Rift Valley and 87,456 in Nyanza. A total of 78 children were treated for severe acute malnutrition in Nairobi and Kisumu slums, while staff from 7 health facilities were trained in prevention and management of severe acute malnutrition. A total of 279,343 beneficiaries were supported in the second Phase of the programme: 18,890 in Nairobi; 31,178 in Rift Valley and 29,246 in Nyanza. A total of 29 severely malnourished children were treated in Nairobi.

During this emergency phase, Concern also pioneered the use of M-PESA for bulk cash transfers during the post-election emergency in early 2008 in the Kerio Valley, one of the most remote parts of Kenya. During the violence, cattle rustlers attacked communities in the Kerio Valley, looting their livestock and displacing them. Concern's initial response was to provide food aid, but carrying and distributing food proved very costly and insecure. Cash transfers were seen as a way of overcoming the challenges posed by the terrain and the security situation. In all, 570 households received cash transfers. A total of €36,000 was disbursed in two instalments.

An evaluation of the cash transfer programme showed that M-PESA based cash transfer makes cash transfer secure, enables quick emergency response, is cost effective, respects people's choices and empowers communities in multi-dimensional ways including the role of information technology in empowering the poor. It highlighted some key concerns pertaining to cash transfers including: cash is difficult to target because everyone wants money; a cash injection may cause inflation and may increase security risks; women may not have control over cash; and it may be spent on the wrong things. However, Concern's programme demonstrated that many of these perceived risks and fears are not borne out in practice. Nevertheless there were some pertinent issues needing consideration before scale up of the programme: capacity of the M-PESA system for bulk transfer, risks of sharing of one mobile phone among many beneficiaries, lost SIM cards, and inflation of food prices.

The Post Election Violence Recovery Programme (PEVR) was designed in-line with the National Peace Accord signed by the two political parties, the Early Recovery Strategic Framework for Kenya and lessons from M-PESA emergency cash transfer. The recovery programme focuses on immediate humanitarian assistance to victims of the violence with a special attention to food insecure households.

- The principle objective of the recovery programme is to enable severely affected rural and urban populations in Nyanza, Nairobi and North Rift Valley to mitigate the negative impact of post election violence and resume productive roles in the national development process.
- The specific objective is to meet short-term food security needs of IDPs and returnee/resettled households, through the provision of targeted food aid

The recovery programme which started in August 2008 targeted 5,934 households. At an average of six members per household a total of 35,289 poor and vulnerable people in Nairobi slums, Kisumu

slums, rural Nyanza, Kitale and Eldoret benefitted. On average Ksh 600 was sent monthly using mobile phone cash transfer (M-PESA) to each member of the family for a period of 3 months with 200 households in Nairobi receiving for a period of 6 months to enable them to buy food. The amount of cash transfer was calculated to cover the cost of a food basket comprising basic food items like maize, beans, sugar, salt and oil and was designed to cater for 50% of the calorific requirements of household members. The amount of cash to be sent to families through their mobile phone was determined by current market prices on the agreed food commodities. In addition to food security, restoration of livelihoods was provided both for farm and off-farm income generating activities. Concern implemented the programme in partnership with NGO and Faith Based organizations (FBO).

2. An Overview of the M-Pesa Delivery Mechanism

Kenya is the first country in the world to use mobile phone for cash transfer. The service, called M-PESA was developed by Safaricom in partnership with Vodafone. Concern Worldwide has pioneered the use of M-PESA for bulk cash transfers as an emergency distribution mechanism. The cash transfer system was selected as an effective mechanism for this recovery programme based on its previous success in the Kerio Valley in Rift Valley Province in Kenya, early 2008.

M-PESA service does not require users to have bank accounts. It simply requires registration at an authorized M-PESA agent by provision of a Safaricom mobile number and an identification card. Once registered, the user can buy digital funds at any M-PESA agent and send that electronic cash to any other mobile phone user in Kenya by SMS instruction, even if they are not Safaricom subscribers. The recipients can either redeem it for conventional cash at any M-PESA agent outlets or buy Safaricom airtime for themselves and other subscribers. An M-PESA enabled mobile phone can also function as an electronic wallet and can hold up to €500 (€1=Kenyan shillings100).

M-PESA is designed to transfer cash from one person to another person. Because the maximum limit of transfer is €700 per day and €350 per transaction, it was necessary to develop a system which allowed an organization to have the bulk transfer capacity that would enable it to reach hundreds of its target beneficiaries simultaneously. In response to this need Safaricom developed a customized M-PESA product for Concern. The process had to adhere to Central Bank regulations designed to control money-laundering so Safaricom invested time to learn about Concern and its activities before developing partnership with Concern.

Safaricom set up Concern as a corporate user of M-PESA and enabled Concern's computers to access the M-PESA administrative website. It is from this website that the disbursement was done. Money for disbursement was then deposited into Concern's M-PESA account, including service charges. Next, the list of beneficiaries was entered into a database that could be uploaded into the M-PESA system. The key feature of the database was name of beneficiary, amount due and mobile phone number. Safaricom staff trained Concern on using the M-PESA system for bulk payment and generating relevant reports.

Withdrawal of funds by beneficiaries was facilitated through the use of Agents, who were either stationed at the centers or would travel further a field to assist in cash distribution. Their role was to register beneficiaries and process cash withdrawals for both registered and non registered M-PESA beneficiaries. Withdrawal of cash was facilitated through presentation of an original identification card by the owner of the phone who was either a direct beneficiary or a nominee on behalf of the beneficiary. About 15% of the beneficiaries did not have original identification cards and ended up using a nominee. Safaricom gave support in terms of the basic operations of M-PESA like enrolment, replacement of SIM cards, registration process at the Safaricom shops, and acquiring a PIN. All program partners were asked to survey and identify agent shops within their targeted areas of operation. Safaricom organized for the agents to have enough money and increased their number in the targeted areas. Safaricom office in Nairobi also assigned a designated a customer care person to handle the issues raised by the beneficiaries through the partner organizations.

3. Targeting

The targeting of beneficiaries was designed during a workshop with 18 participants from six partner organisations. Participant organisations included KICOSHEP, GADECE, KUAP, Catholic Diocese of Kitale, Catholic Diocese of Eldoret and Kariobangi Catholic Church-(Kariobangi Catholic church did not meet our requirements) The targeting process was based on:

1. Geographical targeting

The recovery programme would go beyond those areas targeted during the emergency response phase.

2. Beneficiary targeting-

Women would be targeted as the key recipients of the assistance on behalf of the households due to three main factors: women were most affected by the post election violence, they are good managers and they are agents of peace. Kerio Valley report recommendations-

Three recommendations from the Kerio Valley evaluation report were considered and discussed with the participants. The recommendations considered were easy access to cash by the disabled and aged, linking the size of transfer to current commodity prices, and the frequency of cash transfer.

- *Vulnerable groups such as the disabled and the aged to easily access cash:* A detailed discussion with the participants concluded that such beneficiaries would be identified through a community process and they would nominate persons they trust to receive cash on their behalf. The partners also agreed to put in place an accountability system to ensure that such vulnerable groups are protected from any kind of abuse. These arrangements would be clearly documented by the organization and reflected on the beneficiary enumeration forms.
- *The size of transfer was to be linked to the price of food basket at the time of the cash transfer:* Because of frequent fluctuations in prices of basic commodities in major markets, a variable cash transfer would be needed to maintain the minimum household calorific requirement. Partners would monitor commodity prices and adjust the non-food and food basket budgets accordingly.
- *Frequency of the cash transfer to the beneficiaries:* Transfers would be made monthly to reduce the amount time spent by beneficiaries to get money from the agents.

Coverage would be expanded to include families hosting the internally displaced persons and therefore experiencing difficulties in purchasing adequate food supplies for the larger family because of increase in food prices.

In targeting the most vulnerable, the process must be transparent and accountable by enlisting the participation of community leaders and the beneficiaries and utilising vulnerability-ranking processes to maximise inclusion of the most vulnerable groups. In summary, the key considerations in the targeting process are to minimise errors of exclusion, errors of inclusion and exaggeration as well as establishing an independent transparent and accessible grievance procedures. The key targeting criteria for beneficiary households were:

- Child headed,
- Female headed,
- Living positive,
- Elderly,
- Chronic Illness,
- Windows/ Widowers,

- Orphans and Vulnerable Children
- Disability,
- Pregnant/ Lactating and
- Fresh Returnees

4. Beneficiary Selection Process

Beneficiaries were victims of post election violence in combination with depth of vulnerability. Community sensitization was the first step. It entailed mobilizing communities to create awareness about the programme, and to solicit different stakeholders support and agreement to the programme objectives. This provided a means through which vulnerable households could be identified, clarifying the purpose, the nature of support, targeting, roles and responsibilities.

The sensitization process focused on introducing beneficiaries to the recovery programme, definition of vulnerability according to the program, objectives and relevance, the methods and criteria used in beneficiary selection households, areas to be covered and number of beneficiaries to be selected, process of resource allocation, expected outcomes and time frame of the programme, data collection process, and challenges that might arise during identification and selection.

Through this process community members were able to identify people they trusted and respected to act as enumerators who were trained on the process of targeting.



After beneficiaries were selected, a vetting process was done by partners in public meetings to gather opinions, suggestions and confirm households identified, verifying that households to benefit were the most vulnerable and complied with selection criteria.

During **2008**, 3,147 households received cash transfers both for food and business and 1,237 households received food only. The total 4,384 households with 25,477 beneficiaries were broken down as follows: 6113 beneficiaries in 1105 households in Nairobi, 13,046 beneficiaries in 2079 households in Rift Valley, and 6,318 beneficiaries in 1,200 households in Nyanza. In **2009**, a total of 1550 households received cash transfers both for food and business with 9,819 beneficiaries: 1,591 beneficiaries in 300 households in Nairobi; 6,567 beneficiaries in 1,000 households in Rift Valley and 1,661 beneficiaries in 250 households in Nyanza.

Time Frame	September to December 2008		January to July 2009	
Area	Type of Support	Number of beneficiaries	Type of Support	Number of beneficiaries
Nairobi Slums				
Christ the King Catholic Church	Food and Business	401 – (401 both food and business)		
KICOSHEP	Food and Business	304 – (304 both food and business)		
Redeemed Gospel Church	Food and Business	400 – (400 both food and business)	Food and Business	300 (300 both food and business)
Rift Valley				

Eldoret - Catholic Diocese	Food and Business	1,445 - (836 food only and 609 both food and business)	Food and Business	500 (500 both food and business)
Kitale - Catholic Diocese	Food and Business	634 – (634 both food and business)	Food and Business	500 (500 both food and business)
Nyanza				
GADECE	Food and Business	600 – (200 food only and 400 both food and business)	Food and Business	100 (100 both food and business)
KUAP	Food and Business	600 – (201 food only and 399 both food and business)	Food and Business	150 (150 both food and business)

Partner targeted Households

5. Cash Transfer & Setting Basket:-

- **The food basket**

Various food types comprising the daily diet of the beneficiaries were identified: maize, rice, beans, cooking oil, dry fish, salt, sugar, milk, meat, vegetables, etc. This was followed by developing the basic food baskets aimed at fulfilling 50% of the minimum household caloric requirement every month. The following table describes the food basket, the fulfilment of caloric requirement, and the way of estimating cost in relation to the cash transfer process.

A	B	C	D
Food Item	Quantity required per month for household of six members	Total calories provided by quantities in column B (Kilo calorie)	Estimated Cash value (in KES)
Maize	45kg	149,850	Based on actual market assessment
Beans	12kg	10,800	Based on actual market assessment
Cooking oil	2kg	16,000	Based on actual market assessment
Sugar	4kg	15,600	Based on actual market assessment
Salt			Based on actual market assessment
Total		192,250	

* The Government Standard for adult daily requirement is 2,200 kilo cal. Total calories per household member per month $((192,250 \div 6) \div 30) = 1068.1$ kilo cal, which is nearly 50% of the recommended daily adult minimum requirement.

** Although milk for children under 5 years was not listed, it is anticipated that the children's household cash allocation will be used to purchase milk for them.

- **Business Grant**

The aim of the business grant was to provide funds to enable beneficiaries of the emergency cash transfer to restart destroyed business or replace farming equipment. The types of businesses that beneficiaries had been involved with were identified followed by an estimation of capital input required to restart those businesses. The capital range required for re-establishing economic activities is Ksh3, 000 – 6,000. Categories of economic activities with approximate capital are as follows:

Economic activity	Approximate Capital (in Ksh)
Selling Vegetables	3,500
Pushcart	6,000
Restocking	6,000
Cobblers	5,000
Small- Scale Farmers	5,000

- **The Market Watch – food prices**

The size of transfer was linked to the price of food basket at the time of the cash transfer to compensate for frequent fluctuations in prices of basic commodities in major markets over the months of transfer in the targeted areas. Market prices were determined within three days of the cash transfer.

Below is a table showing how the food prices changed over time, market prices were expected to be within 3 days before disbursements.

Actual											
Month		Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June
Nairobi Slums											
Christ the King Catholic Church				580	580	707	555	522			
KICOSHEP					819	864	607	489	504		518
Redeemed Gospel Church	Korogocho				505	579	549	560	560		
	Huruma						560	560	564		
	Mathare						550	550	564		
Rift Valley											
Eldoret - Catholic Diocese	Uasin Gishu	534	539	539	539	567	677	660	660	697	
	Kinyach		692	692	704	539	759	740	760		
	Marakwet					647	721	741	751		
Kitale - Catholic Diocese		411	418	418	448	463	478	519	589		523
Nyanza											
GADECE			520	607	620	597	597	580	690		
KUAP		533	511	500	518	530	498	546	646		570

6. Partnership Management

Concern worked with seven partner organizations in Nairobi, Kisumu, Eldoret and Kitale. They were KICOSHEP and Christ the King (working in Kibera slums), Redeemed Gospel Church (in the slums of Nairobi in Korogocho, Mathare, and Huruma), Catholic Diocese of Eldoret and Catholic Diocese of Kitale (working in the agricultural Rift Valley), and Gadece and KUAP (working in Nyanza province).

Through monitoring Concern was able to troubleshoot on a number of issues arising from this new approach to cash transfer. Monitoring was undertaken during field visits and through phone calls directly to beneficiaries. Some common issues arising were

- Accidental deletion of messages due to lack of understanding and suspicion of con messages.
- Beneficiaries were given phones to receive funds directly after it was discovered that a significant number of nominees were not giving funds to the beneficiary.
- If recipients did not collect their funds within 7 days the funds were sent back.
- Lack of nearby Safaricom agents .
- High levels of illiteracy necessitated the risk of reading cash transfer messages by a second party.

7. Lessons Learned and Impact

The targeting process for most partners was 'community people' led. In Nairobi slums it was more 'community leaders' led because of the levels of insecurity, polarized cosmopolitan often along

political, ethnic, and even religious lines. The non partisan and non religious nature of the programme promoted equity and peace among the diverse communities.

At organizational level, partners attested that their profile was raised in the community. They were exposed to the cash transfer technology which was timely as they planned to adopt it when implementing similar programmes involving relief and support to the communities. The community also developed more confidence in the partners.

Cash transfers for food enabled beneficiaries to make purchasing decisions as opposed to food distributions which were restricted to supplies offered. The frequency of purchase of food could also be controlled according to individual requirements. Additionally beneficiaries were able to repay debts earlier incurred from local food stores.

Cash transfers for business enabled beneficiaries to start new & re-start business, which improved their capacity to provide meals; they were able to send their children to school, pay house rent, and other utilities. Businesses that were opened were able to offer employment granting hope and security to those employed. The general economic status of the community improved, due to better business management after trainings and constant follow-ups especially with Redeemed Gospel Church beneficiaries.

Training in Mobile phones, solar charges, and MPESA services enabled beneficiaries to gain hands on experience in electronic technology. Secondly beneficiaries were able to communicate with each other and with the partner organization's more often on updates. Thirdly they were able to appreciate that with MPESA one would be able to save money in the phone and withdraw it as need arose.

8. Challenges encountered during implementation

The targeting process was not without some unique challenges. All the partners experienced the issue of tribalism which played out in the selection of beneficiaries, mistrust among community members, cheating on household members, nepotism and even corruption. The fact that every one felt they were vulnerable and had the right to be supported made it difficult to narrow down to the few numbers required.

There were cases of the aged, sickly, orphan and vulnerable children, disabled and those in hospitals who could not attend the community meetings organized by the partners' being left out of the first recruitment.

As the project progressed and targeting related challenges emerged, more precise vulnerability criteria were developed and more in depth training for those selecting beneficiaries was undertaken. A system of house to house verification was introduced as well where the partners verified information given by the community leaders and challenging the basis on which some beneficiaries were selected.

Other challenges experienced include the use of funds for something other than the original intention. Beneficiaries who had more pressing needs such as family members in hospital or houses closed for rental arrears would use the funds sent to them to cater for these. However, there were no reported cases of abuse of funds.

Redeemed Gospel Church liaised with a supermarket in the neighbourhood with an MPESA agent nearby where all beneficiaries were required to do a full purchase of the cash on the spot and deliver the receipt for records. Beneficiaries receiving business funds attended morning workshops after which they would receive the funds sent out to them.

Initially there was suspicion by MPESA agents when in regards to many people withdrawing cash using the same message, but were later informed that the funds were being sent by Concern.

Targeting mainly women led to domestic strife which arose as a result of their wives receiving funds intended to purchase food. Future cash transfers need to consider targeting of vulnerable men as well.

9. M-PESA System as a suitable approach to delivering humanitarian assistance

M-PESA based cash transfer has been shown to be secure, enables quick emergency response; it is more cost effective than food distribution, respects people's choices and empowers communities in multi-dimensional ways.

1. The direct cost of the intervention

The cost of transporting and distributing emergency food costing €1,900 from Eldoret to the Kerio Valley, (relief food for 100 families for 2 weeks) was €350 or 18.5% of the cost of the food. A cash transfer of a similar amount to 100 households cost €55 or 3%, mainly in Safaricom transaction costs. In addition, 4 out of every 10 clusters received a mobile phone and a solar charger i.e. 4 mobile phones and 4 chargers per 100 beneficiaries, which cost €250. The transaction costs plus the equipment costs comes to €305 or 16% on the €1,900 assistance package. While it is lower than the food distribution costs it must be noted that the equipment provision is a once off cost as opposed to the food distribution costs which recur with each distribution. In addition, the provision of a phone offers benefits to the recipient that go beyond the life of the emergency intervention.

2. The recipients and the local market

The results of the market assessment carried out in the Kerio Valley showed: (a) Vulnerability in Kerio Valley is not due to lack of food, but due to the inability of households to purchase food, (b) the price of basic foods, most notably maize and beans, is half the price in the Kerio Valley than in Eldoret Town, therefore the cash transfer gave targeted households access to a wider range of commodities at a lower cost. Moreover, the injection of cash into the local economy strengthens the capacity of local suppliers, and hence strengthens the entire local economy.

3. The role of information technology in empowering the poor

Every beneficiary received a SIM card and mobile handset and shared a solar charger. The ability of mobile phones to send SMS expands the range of cheap communication available to the poor. Isolated communities are now able to receive remittances by using M-PESA. Communities also see advantages to using their mobile phones to develop early warning and security alarm systems to prevent cattle rustling in the area. Many women see income generating opportunities in these phones by offering informal payphone services to other members of the community.

4. NGO-Private Sector partnership

The private sector has a unique ability to enhance the effectiveness of emergency response. More importantly they can do it by keeping their core business principles. Safaricom mobilized their talents and technology in the partnership resulting in developing a customized version of M-PESA for bulk cash transfer. Safaricom also provided support in training the community on the use of M-PESA and mobilizing the M-PESA agent in the target area.

5. Might alternative delivery mechanisms have been simpler?

Concern had three options: continuing direct food distribution, food voucher scheme and cash transfer. Food distribution was more expensive, provided less flexibility and removed decision making from the household. A voucher scheme was not a viable option in the absence of a local

organization/institution to set up and run the scheme at local level. In addition, a good number of targeted beneficiaries were displaced persons living in temporary camps which made it difficult to establish a voucher scheme as they were expected to move back to their original settlements as the security situation improved. Also, for a voucher scheme to run effectively it requires that a formal agreement is entered into between a local organization and established businesses, mainly shops. This was not possible since the main food items purchased included maize and beans from open markets which are normally too fluid to allow such arrangements. Direct cash distribution was not a viable option for Kerio Valley. Apart from the security risk to both staff and beneficiaries, Concern would incur high personnel costs during every round of cash distribution, as in a food distribution.

With M-PESA, neither Concern nor Safaricom staff members need to have a long term presence in the area after beneficiary registration. The M-PESA agent is the only one who takes the risk of carrying cash in the area and distributing it to the beneficiaries

10. Case Studies

CASE STUDY - ANGELINE ATIENO

Angeline Atieno 38 years old is a single mother of four children and two grandchildren living in Grucola Estate within the Korogocho slums of Nairobi. Before the post election violence she was residing in a Babadogo estate and had a temporal house structure where she had profitable businesses of fish mongering and a grocery shop. This made her self reliant.

During the Kenya's' post election violence in 2008 all her household goods were either destroyed stolen and the house burnt down. She sought refuge in a nearby church for a period of ten days but later moved to a friends' home where she and her family were accommodated. She continued to depend on well wishers and the church for food support and clothing.



Our partner- Redeemed Gospel Church selected her as a beneficiary to receive food and business support. She has also received a mobile phone through which she has received monthly food support for 3-months totalling to Ksh 11,515 and business grant of Ksh.3,500.

Angeline's life has improved and she states that since then she has not lacked a single meal for her family and her children are doing well in school. She is grateful for the program and she hopes more people will benefit like she has.