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**A LEARNING EVENT REPORT**  
**MULTIPURPOSE CASH and PROTECTION FOR SOUTH SUDANESE REFUGEES in BIDIBIDI**  
**REFUGEE SETTLEMENT**



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**Disclaimer:** This paper presents some key learnings from the ECHO-funded Cash and Protection Project implemented in Bidibidi Settlement, Yumbe District, Uganda by DCA, MC and TPO and the recommendations for future programming on cash and protection. It does not necessarily reflect ECHO's views and/or policies.



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## EXECUTIVE SUMMARY

A consortium of partners comprising DanChurchAid (DCA), Transcultural Psychosocial Organization (TPO) and Mercy Corps (MC) have been implementing an 8-month Cash-based Interventions and Protection (MHPSS) response for South Sudanese refugees in Bidibidi settlement. The response was aimed at addressing food insecurity and increasing access to basic and most immediate needs, and to improve their quality of life through cash grants. The program consisted of a monthly cash transfer of 38,000 Uganda Shillings per beneficiary. The cash transfers were both conditional and unconditional. There are 11,240 unconditional and 2,520 conditional cash grant beneficiaries. The program was accompanied with Cognitive Behaviour Therapy for Trauma (CBTT) for beneficiaries that had suffered trauma. The total number of people targeted were 13,180 vulnerable households. In addition, DCA is implementing another cash transfer project targeting pregnant and lactating women (PLW) through E-voucher with the aim of addressing malnutrition.

In August 2017, the consortium commissioned an exercise to document learnings aimed at improving their understanding of the cash transfer program. The process sought to deduce lessons from the modalities being applied, and mechanisms to evaluate cash modalities, and to establish the link between cash and protection. It included lessons from qualitative and quantitative data compiled from a desk review and field findings carried out in May and field findings. The exercise involved administering a standard questionnaire to over 300 beneficiaries (76% women and 24% men) in all 5 zones of the settlement; and Focus Group Discussions (FGDs), and conducting informal interviews with key selected representatives of the UNHCR, Office of the Prime Minister (OPM), program and field staff.

The findings established that 98% of beneficiaries were aware of the cash program, and transfer modalities. They understood the goal and objective of the multipurpose cash including the vetting and selection criteria because it had been explained to all of them. The refugees and village leaders were involved in identifying beneficiaries and vetting them. All the beneficiaries considered the selection and verification exercises fair, objective, transparent, non-partisan and unbiased. The largest number of beneficiaries received unconditional cash grants.

The Desk Review of a study carried out in May 2017 revealed that 98% of MPG beneficiaries spent part of the cash received on food, 80% on hygiene materials, 65% on medication and 28% on education. Other uses of the cash ranged from buying seeds for planting to clothes for children. The outcomes of the FGDs conducted as part of this Learning exercise confirmed that the spending on cash has not varied very much from those findings.

The groups that registered the highest success and have potential for sustainability are those who received both Multiple cash Grant (MPG) and Cognitive Behaviour Therapy for Trauma (CBTT). The group CBTT sessions they received had created a support and savings network, stability, and provided opportunities for sharing, learning collectively, and people to seek advice from. That is how Jacqueline was able to save Uganda Shillings 100,000 over 6 months with a Village Savings and Loans Associations (VSLAs) group. For beneficiaries like Jacqueline, the program had restored their dignity, and given them sense of belonging and something look up to daily.

CfW projects implemented were labour intensive but were acknowledged as contributing to the community through activities such as woodlots, recreational grounds, making bricks to help build PSNs shelter, opening community access roads or digging rubbish pits for markets and schools. Targeting youth helped them remain focused and gainfully employed and useful. CfW groups were gender balanced. Whereas laying bricks and training in financial literacy skills broke that stereotype, the FGD discussions were dominated by young males. Selina had to be drawn away from the group to explain that she joined the group to be able to earn money to buy sanitary pads so she can attend school even during menstruation. She also needed underwear as well as clothes. The challenges raised by the group were delays in payment of up to two weeks; absence of protective gear such as gum-boots and gloves, and first aid boxes. Despite the challenges, the youth have learned real life skills and

financial literacy training helped them improve business planning and management, and has transformed their attitude towards money. At the beginning of the program, the UCC directive to have all sim cards re-registered disrupted the mobile cash transfers, thereafter however, the mechanism was operated effectively.

Airtel mobile money was the preferred transfer modality because it was versatile, not prone to theft and manipulation. However, the beneficiaries without mobile phones, had considerable difficulty storing sim cards. Pregnant women, the disabled and the elderly found queuing for cash challenging where there were no shades or places to rest while waiting in line.

The exercise revealed that when cash transfers are linked to Protection they provide financial, emotional and mental security, and protects the vulnerable from exposure to financial exploitation and distress. It also empowered and provided them with options as well as ability to make financial decisions. The beneficiaries were able to save and invest thus providing financial protection for the future, and sustainability. The program protected women from domestic stress and violence. It strengthened familial bonds and social cohesion between neighbours, and rebuilt a sense of belonging since beneficiaries used the mobile phone to talk to relatives back in South Sudan. CfW has protected youth from idleness, alcoholism and unproductive engagements. It has instituted a positive mind-set to money and given them a sense of purpose. For future programming, the recommendations are to:

- Provide psychosocial support to everyone in the program regardless of category because all suffered varying degrees of trauma due to war and displacement, and always have a specialist at any interview with beneficiaries who still have mental health problems or those undergoing therapy;
- Factor into the cash programming gender and power dynamics, address decision-making at the household, and train women to negotiate cash for feminine needs;
- Review the transfer amounts using the Minimum Expenditure Basket (MEB);
- Undertake research to support and deepen Cash and Protection as an innovation of a model of programming worth replicating.
- Continue MPGs for the most vulnerable households such as the elderly, disabled, chronically ill, and child-headed households before they can graduate into livelihoods activities

This was a well conceptualized, popularised and successfully implemented program especially given that it was driven by emergency and pressing needs. Whereas multipurpose cash grants were a short-stop-gap, they became a tool and trigger for savings and investment. It trained youth in business management and transformed their mind-sets and attitudes towards money. The program achieved and transcended the objective for which it was set up by restoring dignity, hope, a sense of belonging to refugees.

What made the programme unique was collective implementation that coalesced around emergency cash programming activities that were supported by relevant mental health care. The programming drew from each member of the consortium the very best expertise and creatively built a response for stemming crisis from bottom-up. The participation of the beneficiaries enabled the program to be grounded and to address realistic issues raised by beneficiaries. There were feedback mechanisms and complaint systems. These enabled the staff to respond appropriately and in a timely manner.

The program has, without doubt, demonstrated and proved the link between Cash and Protection as a vital component of any emergency refugee response

## Table of Contents

<b>1.0 BACKGROUND AND INTRODUCTION</b>	<b>7</b>
<b>2.0 METHODOLOGY: FIELD AND WORKSHOP</b>	<b>7</b>
<b>3.0 FINDINGS</b>	<b>8</b>
3.1 UNDERSTANDING THE PROCESS, GOAL OR OBJECTIVES	8
3.2 CASH TRANSFER MODALITIES	8
3.3 TARGETING AND SELECTION	10
BENEFICIARY FEEDBACK #1	10
<b>4.0 CASH UTILIZATION</b>	<b>10</b>
4.1 MULTIPURPOSE GRANT (MPG)	10
SUCCESS STORY 1: MULTIPURPOSE GRANT (MPG)	11
<b>5.0 E-VOUCHER</b>	<b>12</b>
5.1 CASH-FOR-WORK (CFW)	12
5.2 CHALLENGES UNDER CASH-FOR-WORK	13
5.3 PROPOSED SOLUTIONS TO CFW	13
5.4 MENTAL HEALTH AND PSYCHOSOCIAL SUPPORT	14
BENEFICIARY STORIES	14
<b>6.0 THE LEARNING WORKSHOP</b>	<b>15</b>
<b>7.0 LEARNINGS PER OBJECTIVE</b>	<b>16</b>
<b>8.0 UNANTICIPATED CHALLENGES AND BENEFITS</b>	<b>17</b>
<b>9.0 CONCLUSION</b>	<b>17</b>
<b>10.0 RECOMMENDATIONS</b>	<b>17</b>

## ACRONYMS

CBTT	Cognitive Behaviour Therapy for Trauma
CfW	Cash for Work
ECHO	European Civil Protection and Humanitarian Aid Operations
DCA	Dan Church Aid
FGD	Focus Group Discussion
MC	Mercy Corps
MPG	Multipurpose Grant
MHPSS	Mental Health and Psychosocial Support
RWC	Refugee Welfare Committee
TPO	Transcultural Psychosocial Organization
OPM	Office of the Prime Minister
PLW	Pregnant Lactating Women
PWD	People with Disability
PSNs	Persons with Special Needs
SGA	Security Group Africa
UCC	Uganda Communication Commission
UNHCR	United Nations High Commission for Refugees
VSLA	Village Savings and Loans Association

## 1.0 BACKGROUND AND INTRODUCTION

In 2016, there was a deluge of refugees from South Sudan into Yumbe district, Uganda. In response, a consortium led by DanChurchAid (DCA) developed a cash based intervention that they have been implementing since January 2017. The main aim of the emergency response was to stem the food insecurity among the most vulnerable, increase access to basic and most immediate needs through the provision of cash grants, improve the livelihoods of South Sudan refugees now settled in Bidibidi refugee settlement. Among those targeted were Persons With Special Needs (PSNs) and other vulnerable persons within the refugee and host communities.

The cash program targets mothers with children aged between 6-23 months, Pregnant and Lactating and Women (PLW), and elderly headed households at risk of being malnourished; chronically ill, child headed households, People With Disability (PWD) and the elderly. The implementation employs two cash modalities; unconditional and conditional cash transfers. Unconditional transfers are done through mobile money. Conditional transfers are done through e-vouches. E-vouchers had restricted usage. They were issued mostly to pregnant and/or mothers with children between 6 to 23 months. Cash for Work (CfW) targeted Youth and was aimed at increasing access to income; create economic opportunities and to improve social cohesion. In addition, CfW fostered community-based protection and built dialogue between refugees and host populations, thereby mitigating conflict between the two parties. The project has supported over 13,180 beneficiaries.

After seven and a half months of project implementation, the consortium commissioned a learning exercise, with the objective of documenting learnings on the cash modalities being applied, and other cash transfer projects implemented. The learning process focused on evaluating the processes applied at different steps in project implementation, including success and documenting challenges in the different modalities used. In addition the exercise sought to evaluate the cash delivery mechanisms used in the project, have a better understanding on how cash transfer programming can be used to address protection issues, and make recommendations to be factored in future responses.

## 2.0 METHODOLOGY: FIELD AND WORKSHOP

The methods used included carrying out a desk review of all relevant material and documents; pretesting and administering a standard questionnaire for 5 Focus Group Discussions (FGD); conducting informal interviews with a key selected people and institutional representatives, external stakeholders, program and field staff, and analyzing quantitative data collected from a sample of 153 beneficiaries randomly selected from all 5 Zones. The 153 people were selected randomly from all the 5 Zones to comprise the elderly, chronically ill, Child Headed Households and People with Disability (PWD).



*Focus Group Discussions (FGDs)*

The quantitative data reflected the level of awareness of cash program activities in the settlement; transfer modalities and their appropriateness; market functionality; household and community dynamics; consequences of cash program and accountability.

Each FDG-field teams had five members drawn from each member of the consortium and development partners. Aall the data and material, generated at the FGDs including the quantitative data collected by the community mobilizers was compiled, analysed and presented at the one-day learning workshop under the following sub-sections:

- i. Preparatory process (awareness mobilizing and selecting beneficiaries);
- ii. Cash modalities, transfers and processes applied including challenges and gaps;
- iii. How cash programming was used to address protection issues;
- iv. Recommendations for future responses;
- v. Success stories.

Next a workshop was held for sharing experiences and findings from the 1.5 days of field activities, combined with learnings from FGDs, interviews with The UNHCR representative, The Office of the Prime Minister (OPM), and some staff members of DCA, MC and TPO involved in the ECHO project implementation. The 45 participants came with expectations to learn how the cash programming was implemented and designed; to establish challenges, achievements and successes registered, and to learn about the link between cash and Protection.

### 3.0 FINDINGS

The learning exercise revealed that the project was well introduced to the beneficiaries. It began with a rigorous process of awareness creation, and selection of beneficiaries using criteria developed in a participatory manner. The beneficiaries defined vulnerable people were as those living with disability (PWD), the elderly; mothers with children aged between 6-23 months; Pregnant and Lactating Women (PLW), elderly and child-headed households. In addition to the cash transfers, Transcultural Psychosocial Organization (TPO) Uganda accompanied the program beneficiaries with Mental Health and Psychosocial Support (MHPSS).

#### 3.1 Understanding the process, goal or objectives

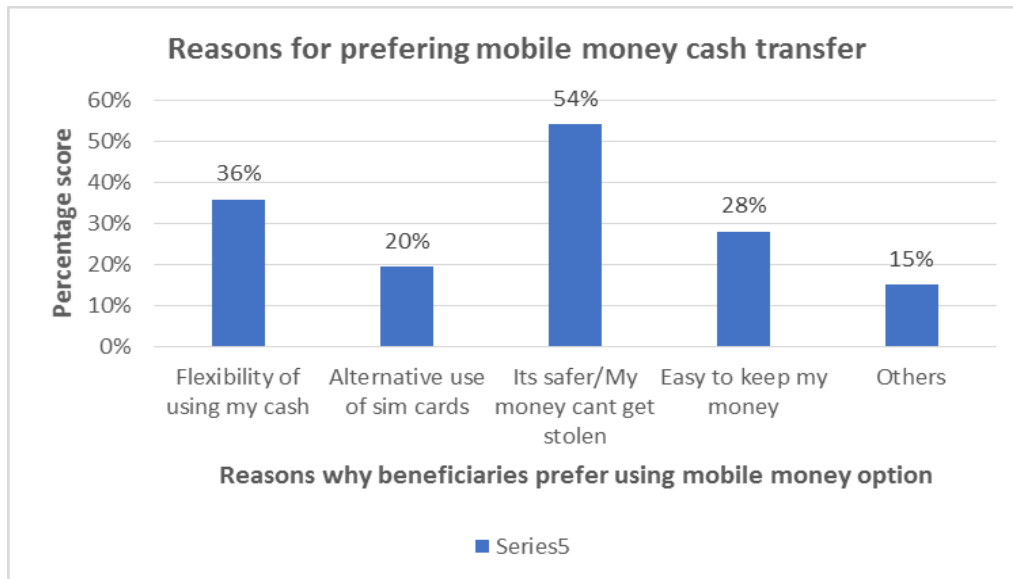
The findings showed that 98% beneficiaries understood the goal and objective of the multipurpose cash because it had been explained to them during the awareness building, vetting and selection process. They understood the objectives and delivery processes of the programs as well as who the key stakeholders were, and the different roles they played (Local leaders, UNHCR, OPM, and members of the Consortium-DCA, TPO and MC). The entire community, not only the beneficiaries, understood the project from the very start. The registration of the beneficiaries was done in consultation with local leaders (RWCs). Beneficiaries attested to both the relevance and success of the program. Mure Chaplain from Zone 5 for example said,

*“I have not seen any other NGO that has done this especially giving money for example to this elderly 95 year old who would not have been alive today, and the old and disabled. We understand that this cash is for the disabled, pregnant, unaccompanied minors, orphans, vulnerable elderly, chronically ill and children. The mobilisers went home-to-home using set criteria to mobilise beneficiaries.”*

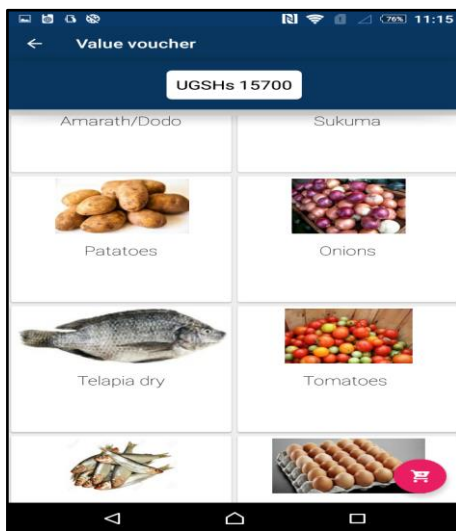
#### 3.2 Cash Transfer Modalities

All refugees were familiar with mobile money transfers, but the modalities used for the cash programming had additional facilities the beneficiaries had to be trained to use. The common modalities used were: Airtel-mobile money transfer, the E-voucher, SGA Cash in transit and direct cash for CfW. Each beneficiary was aware of the specific mode of transfer used in each one’s context. 97% says they like the mode of receiving cash designed for their specific program, while 3% do not like the current way they are receiving their cash. 58% prefer receiving cash through Mobile Money, 41% Cash in envelopes, 1% did not respond. A study carried out in April showed that beneficiaries preferred to receive cash, but in August the preference changed to Airtel mobile transfer because it is less prone to theft or fraud, and is the most versatile. The graph below indicates beneficiaries’ preference in relation to the method of cash delivery.





The beneficiaries confirmed that they received the expected amount except those who missed payment due to Airtel technical glitches. Cash beneficiaries understood that there were conditional and unconditional cash transfer, and that the e-voucher is restricted. In all the 5 Zones visited, women outnumber the men in the multipurpose cash program.



*E-voucher App Screenshot*

The beneficiaries knew the **E-Voucher** used in the DCA project is designed to improve the nutritional levels of the household. It is used to buy food from a pre-selected food vendor in their respective Zones. The food items to be purchased are restricted to those only listed in the food basket on the mobile app. They knew that the card is operated with an application programme that scans the card number and the beneficiary can purchase fresh food especially for children. This application also takes care of illiterate beneficiaries because it has pictures of the merchandise i.e. fish, eggs, fruits.

Each registered beneficiary has an account with a code number from Airtel, and a sim card. Once a month, the beneficiaries lined up to receive 38,000 Uganda shillings through the simcard and can cash out from permanent/mobile money agents in the settlement. The 38,000 shillings was calculated to cover the most basic (not all) needs of a household in an emergency.

**Cash in envelopes** is delivered to the beneficiary through SGA money service facility. The cash in envelope is most convenient for people that are elderly, have physical challenges and often do not have mobile phones. However convenient, cash in envelopes is the least secure mode of cash transfer especially if it is disbursed through a second person delegated by the beneficiary. It runs the risk of theft and mis-counting. Some of the elderly are innumerate (cannot count) and so have no way of verifying the money in the envelope.

**Cash for Work** targeted idle youth from 18 to a 35-years of age, and it has saved youth from being idle or even getting tempted to engage in bad practices like stealing. The program is designed to give a different set of 2,680 youths an opportunity to work for four and half days and get cash.

### 3.3 Targeting and Selection

The beneficiaries confirmed that the program had targeted the most vulnerable that they defined as pregnant and lactating women; mothers with malnourished children; the disabled, elderly, mentally ill, chronically ill, child headed households, and the Youths. They appreciated the involvement of community in identifying and vetting beneficiaries. All the beneficiaries interviewed understood why they were selected. They also considered the selection criteria good and the selection exercise fair and transparent.

They also confirmed that all information on the program, and the final list of beneficiaries including the justification for their selection was delivered at community awareness meetings by DCA, TPO and MC community mobilizers. The general community was aware of how the final list of beneficiaries was compiled, and understood why some people had not been included. According to Dennis Lugaga, the verification method was a good because it ensured that the right people were targeted. David Mutamuta the village Secretary said the process was non-partisan, not tribalistic and was very objective.

#### *Beneficiary Feedback #1*

*Alice Yuwan understood why she was selected; she is 60 years old, has chronic hernia and paralysis on one leg, and used to eat at the neighbour's house. Maria Chandiru is over 70 and has chronic hernia. Amos Awuia is disabled. He is married with 2 children aged 2 ½ and 6 years old. The 2 ½ -year old is blind and paralysed on one side. Betty Ngonga is a 20 year old orphan who only realised she was pregnant when she arrived in the settlement. Phoebe Araba is a female head of a house of 7 orphans ranging in age from 5 to 12 years. Harriet is chronically ill and yet was taking care of orphans, while Lorna Median is taking care of unaccompanied children. Mary Nyoka had a malnourished and stunted child that was established after mobilisers assessed the age of her child using the child's birth certificate to verify the child's age. Joan had a malnourished 5-year old, and Helen Ayezu had suffered trauma and was a mother of a baby with stunted growth.*

## 4.0 CASH UTILIZATION

### 4.1 Multipurpose Grants (MPGs)

The main use of cash was for purchasing food, medicines and scholastic materials for children. Steve, a single father also used the money to buy clothes for the children and scholastic materials. Lorna Medina used the cash to buy food, shoes for children and medicine to treat high blood pressure.

In addition to balancing the diet, Angelina Sadia set aside some money for other unforeseen needs like medicine and buying seed. She had a vegetable garden. Other people invested the money in a chickens that are layers. The cash spending is still consistent with findings of May 2017, where 81% of the cash was used for food and household items, while 22.8%<sup>1</sup> of it was still spent on clothes, livestock, charcoal and wood fuel for household use and sale. Overtime, more beneficiaries were putting aside some of the money as capital for business.



<sup>1</sup> Post distribution monitoring: MC and DCA May 2017

From the August field study, 86% believe they have been able to meet basic needs and 97% believe there was improvement in their lives while 3% did not think so. 44% said it had helped reduce stress and 23 % said it had contributed to family unity. The downside of the program was signs of dependence especially among the beneficiaries of the unconditional grant. This is what Chaplain Munera and Dennis Okolongeant implied when they said it was unwise to end the project. They represent beneficiaries that had not invested the cash in any form. However, that fear was allayed by the TPO beneficiaries who had undergone Cognitive Behaviour Trauma Therapy. They had formed support and savings groups, and had been able to invest part of the money in some enterprises. The support group networks had given them stability and a space for sharing, learning collectively. They also depended on this support group for advice.



*Elderly woman receiving MPGs*

### *Success Story 1: Multipurpose Grant (MPG)*

*Mrs. Jaqueline Yambi Esbon is 60-years old widow who lives alone. She is a qualified midwife and a mother of 5 children. Before CBTT sessions, Jaqueline had been traumatised by the death of her husband. He died just before she fled to Uganda. For a long time she was anxious about where to get money to pay for her children's tuition. This gave her sleepless nights and she lost appetite. She left South Sudan with no mattress and any other property.*

*She was also worried about relatives left behind; one Uncle and 2 brothers, "...so my life was not ok and my head also was not ok. When I used to think I Would feel weak. TPO taught me many stories."*

*She has had all the 10-therapy sessions in 10 weeks. Jaqueline was identified by DCA then referred to TPO as needing Psychological attention. Jacqueline said she had been able to sleep better, eat well and manage anxiety and worrying using TPO teachings. "You told us not worry about South Sudan and what we left there and to focus on life here."*

*None of her children was involved when she was put on the TPO program because they were not around. However, the one who lives in Koboko, knows that she is getting therapy. They are happy about the program and her progress.*

*"I get 38,000 shillings a month through Airtel and on time. I invested 10,000 shillings with the savings group, and spent 18,000 shillings on household needs. Then I used 10,000 to make mandazis three times a week. The profit is 10,000 shillings. So in a week I make a profit of 30,000 shillings. I saved most of the profit and used it to buy a goat even as I continues to make mandazi. I did not make mandazi today because I am not feeling well. I put mandazi in a bucket and walk to an open spot near the road to sell it. The total savings I have now is 100,000 Shillings. I have a friend I share with and get advice from. I also belong to a support group of 12 women who save and advise each other.*

## 5.0 E-VOUCHER

The e-vouchers have the name of the beneficiary, the card number, UNHCR ID and program embossed on it. The mobile phones have a clear list of food items that can be purchased from the cash.



*E-voucher card given to a beneficiary*



*Fresh food vendor transacting*

The objective of the e-voucher, which was to contribute to the reduction of malnutrition by improving access to life-saving and nutritious food to households was achieved. This considerably reduced the risk of children and mothers getting malnutrition. It targeted Households with pregnant and lactating mothers or/and those with Children below 2years. It was restricted in order to ensure that the beneficiaries get fresh food rich in animal, plant proteins, vitamins and micronutrients to complement the food they receive from World Food program.

Large families found the quantity of e-voucher food insufficient however the food purchased guaranteed vital nutrients. The chances for success and sustainability in the e-voucher program was higher in families where the mothers, like Grace, had been trained in vegetable gardening.

### *Beneficiary Feedback #2*

*If the cash is not sufficient to meet our basic needs...we get vegetables from the back yard gardens so the money saved from buying vegetables is what we use to buy other things.... We have benefited from ....e-voucher and training for farmers. We now know how to make manure and grow vegetables at home. Onions and tomatoes are in every household"*

## 5.1 Cash-for-work (CfW)

The Youth understood the process used to introduce the CfW. The criteria for selecting beneficiaries was based on age (18 to 35 years); willingness to participate in community projects, and being able bodied. The CfW were implemented in phases and in some cases the number of youths registered would be more than required for project. In order to ensure transparency in picking youths to start on a project the team will use "yes and no" random selection method because it was transparent, unbiased and could not be influenced by personal interest. The daily wage rate for CfW was 10,000 Uganda shillings in addition to the daily rate the youth were provided with 2,000shillings for lunch and drinking water. CfW program is flexible. A group could negotiate its work hours per day based on the targets to be achieved.

CfW motivated youth to work hard and to complete their task well within the designated 4 days. The money earned was used to cover personal needs but some was set aside as capital for business such as selling charcoal,



buying iron sheets and timber for making doors for people erecting houses in the settlement. Some contributed to family needs, while others used it to buy onion seeds to plant for sale. The youth also knew that they contributed to the community through making bricks often used to help build a house for vulnerable members of the community, construct a village road or dig rubbish pit. Targeting youth helped them remain focused. It kept them gainfully employed and useful. The CfW-youth group were gender balanced. The girls like the boys are skilled in laying bricks, digging garbage pits.

In the FGDs however, the group discussions were dominated by young males. Selina had to be drawn away from the group before she could speak out freely. She lives with a biological father and a step-mother. She receives no financial support from her parents. When she is menstruating, she does not go to school because she has no sanitary pads. She does not have shoes and decent clothes either. This is what motivated her to join cash-for-work to earn money to help her meet all those needs

CfW promoted relationships between refugee and host youth because they worked alongside each other. They also got additional knowledge and skills through financial literacy. This training improved their skills in business planning and management and transformed their attitude towards money. The CfW program has met and transcended its initial objective because there are a number of youth who have been able to save and invest some of the cash earned. The biggest transformation has been in his attitude. Joseph no longer believes that money comes and money goes. He knows that it can be saved and invested.

#### *Success Story #2: CfW*

*Joseph is 23 years old. He was in the first round of Cash for Work and has continued to participate in work for cash whenever an opportunity comes by. He has been able to save money and buy a cell phone, which he uses for communication, sending and receiving money and surfing on Internet. He also saved some more money as capital that he used for buying the first bag of charcoal, which he sold on retail. He kept on buying more bags of charcoal whenever he was paid and now has stock of ten bags of charcoal in his store.*

### *5.2 Challenges Under Cash-For-Work*

Brick laying is labour intensive and often requires more than the 4 days to accomplish. In a rush to finish within the 4 days allotted, bricks have got broken. In some instances the Youth have had to work for an extra day to replace them. The beneficiaries were not given protective gear such as boots and gloves. There were no first aid boxes. The time scheduled for serving meals was not always adhered to. In addition, there were delays in payment. This raised anger and frustration in some groups because the youth have formed savings groups out of earnings from the cash for work, and so delayed pay prevents them from making timely deposits on their savings.

### *5.3 Proposed Solutions to CfW*

The beneficiaries should be informed of the exact pay day. The team or group leader needs to be present to ensure each person gets paid for exact worked days and their payment should be done as soon as work is completed. A duty roster for those cooking needs to be made prior to commencement of work.

#### 5.4 Mental health and Psychosocial Support

TPO-Uganda focuses on the mentally ill or traumatised MPG beneficiaries. It administers a total of 10 sessions of therapy in 10 weeks. The learnings under this was that beneficiaries understood the content of the sessions, its duration and purpose of the therapy. They shared that the sessions begin with assessment to ascertain if the

##### *Beneficiary Feedback #3*

'Money in itself without counselling would not have helped me, even with cash, I was still thinking about my dead parents and children.... PSS is good. Even if you have money, but with a worried mind, you cannot plan well for the money'

person needs Psychological attention and the level of trauma or mental illness. The beneficiary is helped with skills to manage anxiety, worries, bad thoughts and how to sleep better.

##### *Beneficiary Stories*

1. *I am an old woman, but I have a small business. I used 5,000 shillings as start-up capital to buy mukene (fish) and sell it at the roadside. The capital built up to 45,00 shillings. I used the daily profit to buy other household supplies like soap, books for children, and meat. I am still selling mukene but there is a glut in the market so I plans to diversify my merchandize. I had a little saving with a VSLA group of 70,000 shillings, but my savings are beginning to be depleted because I received more family members from South Sudan. So, I am spending more than I am saving because I have to feed these extra relatives. I am hopeful that when I diversify to other merchandise, I will make up for that lost income and be able to save more again.*

2. *I am a mother of three. I was suicidal and had horrible dreams. When I arrived at the refugee camp, I realised that I was expecting another child. I considered abortion because I didn't know how I was going to support the other children. TPO came along and asked me to join a group in the village that was getting psychosocial support from TPO. I joined the group and started getting counselling. I was enrolled in 10 therapy sessions, taught breathing exercises and how to manage anger. I continuously shared my problems with the other support group members. I gave birth and now I no longer have horrible dreams.*

3. *I escaped from South Sudan on the night I was to be killed. My neighbour alerted my wife who came and disguised me. Very late that night, she helped me sneak out of the house. I fled to Uganda. She later also joined me with the Children. When I arrived in Uganda, I was very angry and frustrated so I drunk till I became an alcoholic. I did not feed my family or take any money home at the end of the day because I 'drunk' all of it. I lost so much weight because I was not eating well. As you see me now I am very healthy. I weighed less than 50 kilograms. Now I weigh 69 kilograms.*

*One day the TPO people located me and asked me to get counselling. I accepted and got 10 sessions. This helped me manage anger. I began to focus on my family and look for opportunities to earn money.*

*I was later trained as a TPO counsellor to support other TPO beneficiaries. That is how come I am here now. I am in control of alcohol. It does not control me now. I also work to feed my family as I continue to support the TPO beneficiaries. There is one who is totally mentally ill and at one time was almost stripping naked, but he listens to me and I am able to help him attend TPO sessions.*

## 6.0 THE LEARNING WORKSHOP

The success of cash programming and protection was built around strong strategic partnership with the full support from UNHCR and of the Uganda government through the Office of the Prime Minister. According to the OPM, the consortium had done well in a “painkiller business”. The OPM is working to ensure an accurate record and personalised data of every refugee is biometrically recorded to strengthen data management. The partnership is being deepened further with the Airtel that has invested heavily on setting up 5 additional mobile points in all the 5 Zones; introducing 25 active kiosks and provided another car specifically to help supervise the mobile transfer, and getting a dedicated person to work on a hotline that will focus specifically on Bidibidi complaints. With all the assurances and additional measures taken by Airtel to upscale its services, MC that had been using SGA for delivering money to their beneficiaries, is most likely to revert to Airtel for its component of the cash programming.

The other unique success in cash and protection is a result of partnership and a tremendous collective job of a consortium that allowed the beneficiaries to be central in all stages of the programming.

*“We should be proud of the intervention you have put in place. This encourages the consortium to continue with these efforts until we help the refugees to go back home.” (Monique Rudacogora UNHCR).*

## 7.0 LEARNINGS PER OBJECTIVE

Objective 1: Effectiveness of cash delivery mechanisms	Objective 2: Key learnings from the linking cash and protection	Objective 3: Recommendations that will help in improving future cash transfer
<ul style="list-style-type: none"> <li>▪ Cash delivery has been effective and timely in meeting the objectives;</li> <li>▪ Beneficiaries were aware of specific modality each program uses to transfer their cash, and the schedule for pay days;</li> <li>▪ The E-voucher was the most effective delivery mechanism because one did not need to know how to read to use it, and it left no room for manipulation, theft or fraud;</li> <li>▪ Cash in envelopes SGA was the most time-efficient, best suited for the elderly and illiterate, but most risky;</li> <li>▪ Airtel sim card delivery was preferred cash transfer modality because it was not prone to fraud/theft and manipulation, and its usage was versatile;</li> <li>▪ Some disruptions and technical glitches such as ‘card barring’ and ‘account blocking’ but this did not amount to ineffectiveness;</li> <li>▪ For beneficiaries without mobile phones, sim cards were not easy to store, some were misplaced and others lost altogether;</li> <li>▪ To queue for cash where there is no shade or seating places is challenging for pregnant women, the elderly and disabled.</li> <li>▪ A few cash delivery points were not within reach for some beneficiaries but Airtel is establishing more points and a hotline for reporting;</li> <li>▪ CfW did not always pay the Youth after work. There were up to two week delays for some groups;</li> <li>▪ Robust awareness and targeting is the key for success of Cash transfer programming</li> </ul>	<ul style="list-style-type: none"> <li>▪ Programming has ensured food security, and helped solve other basic household needs;</li> <li>▪ The interface between access to cash and trauma gives beneficiaries a sense of financial independence and security, and some have saved and invested some of the cash. This guaranteed sustainability;</li> <li>▪ Cash was linked to protection as it provided financial, emotional and mental security; empowers beneficiaries and gave them options as well as power to make financial decisions;</li> <li>▪ PSN-Beneficiaries had protected habitats as they were able to thatch their houses with grass to replace tarpaulin;</li> <li>▪ Prevented children from dropping out of school for lack of scholastic materials;</li> <li>▪ Cash brought stability in many households reducing, abuse, exploitation and violence. It strengthened familial bonds and social cohesion between neighbours, and between refugees and the host community;</li> <li>▪ The program rebuilt a sense of belonging as beneficiaries were able to use phones to reconnect with people in South Sudan; send and receive money as well as surf Internet.</li> <li>▪ CfW protected youth from idleness, alcoholism and unproductive engagements. It has instituted a positive mind-set to money and given them a sense of purpose</li> <li>▪ Beneficiaries are able to get information about protection disseminated between distributors on mobile phone</li> </ul>	<ul style="list-style-type: none"> <li>▪ Build onto the multipurpose cash program a graduation or exit strategy, and interventions that prepares beneficiaries to be self-reliant and to mitigate dependency;</li> <li>▪ Provide psychosocial support to everyone in the program regardless of category because all suffer varying degrees of trauma due to war and displacement;</li> <li>▪ Have a specialist at any interview with beneficiaries who still have mental health problems or are still undergoing therapy;</li> <li>▪ Building more solid strategies like establishing solid guidance and counselling structures that are accessible at the village level;</li> <li>▪ Use the biometric records currently being finalized by OPM to ensure smooth cash flows, and for monitoring beneficiaries who relocate;</li> <li>▪ Streamline all technicalities for mobile cash transfer beginning with verification of the simcard numbers with those on the simcard box before issuing them, and consider providing beneficiaries with mobile phones;</li> <li>▪ Strengthen complaints and feedback mechanism;</li> <li>▪ Consider reviewing the transfer amounts using the minimum Expenditure Basket (MEB);</li> </ul>



## **8.0 UNANTICIPATED CHALLENGES AND BENEFITS**

The biggest anticipated challenge was the disruption in cash transfer due to the UCC directive to have all sim cards registered.

The program strengthened women's skills in budgeting, financial, investment and entrepreneurship. CfW gave young girls an opportunity to break gender-stereotypes and learn marketable skills like brick-laying, and business management. They also earned money rather than depend on parents or male relations. There was a visible community effect as people who were not in the cash program had adopted vegetable farming skills practiced by beneficiaries.

## **9.0 CONCLUSION**

The main aim and objectives for the learning exercise on the emergency response was achieved. It was a well conceptualized, popularised and successfully implemented program especially given that it was driven by emergency and pressing needs.

Whereas multipurpose cash grant was a short-stop-gap, it had become a tool and trigger for savings and investment. Thus registering success in cash programming and protection, and improving livelihoods of Persons With Special Needs (PSNs) and other vulnerable persons within the refugee and host communities.

The program registered a high level of local ownership. It was uniquely designed to ensure local buy-in and ownership. The participation of the beneficiaries enabled the program to be grounded and to realistically address issues raised by beneficiaries. There were feedback mechanisms and complaint systems that enabled the staff to respond to beneficiary needs appropriately and in a timely manner.

The program restored the dignity, hope, a sense of belonging of the beneficiaries. It enshrined sustainability by building into cash programming and protection, psychosocial support and skills training. Thus making it feasible to exit or graduate from this emergency program having transformed the livelihoods of the most vulnerable and turned them into self-reliant beneficiaries.

## **10.0 RECOMMENDATIONS**

- Build onto the multipurpose cash program a graduation or exit strategy, and interventions that prepares beneficiaries to be self-reliant and to mitigate dependency;
- Provide psychosocial support to everyone in the program regardless of category because all suffered varying degrees of trauma due to war and displacement;
- Have a specialist at any interview with beneficiaries who still have mental health problems or are still undergoing therapy;
- Use the biometric records currently being finalized by OPM to ensure smooth cash flows, and for monitoring beneficiaries who relocate;
- Streamline all technicalities for mobile cash transfer beginning with verification of the simcard numbers with those on the simcard box before issuing them, and consider providing beneficiaries with mobile phones;
- Factor into the cash programming gender and power dynamics; decision-making implications at the household, and training women to negotiate cash for feminine needs;
- Strengthen complaints and feedback mechanism;
- Consider reviewing the transfer amounts using the minimum Expenditure Basket (MEB);
- Undertake research to support and deepen Cash and Protection as an innovation of a model worth replicating.