



Local solutions with lasting impact
The group cash transfer
approach in Yemen



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ZOA Yemen

Since 2015, Yemen is experiencing a combination of protracted conflict, economic deterioration, displacement and natural disasters resulting in millions of people in direct need of humanitarian assistance. Currently, more than half of the population is unable to access their daily basic needs such as food and water. On a global scale, this makes Yemen one of the worst humanitarian crises in the world.

ZOA provides integrated relief assistance to the communities in highest need of support. Where possible, cash assistance is used to achieve a variety of (multi-)sectoral objectives. ZOA operates in both North (Sana'a, Amran, Hajjah, Al Mahwit Governorates) and South (Lahj, Al Dhale'e Governorates) Yemen and collaborates with local partners.

ZOA **connects its relief work with more sustainable ways of working** because of the people's request to provide longer term support, the conflict's protracted nature and because it fits with ZOA's mission to work together from relief to recovery. Cash assistance increasingly plays a central role to achieve this.



Localisation in practice

ZOA adopts a broad approach to localisation, collaborating with a wide variety of formal and informal actors. ZOA emphasises the important role of local civil society and collaborates with relevant government bodies and other actors to bring effective and lasting change in fragile states like Yemen. A strong civil society, working with and advocating for minority groups, is an important prerequisite for sustainable change. ZOA's transformative approach to localisation aims for a sustainable shift in power relations, roles and responsibilities. Communities are the foremost experts of their own needs and challenges and play a central role in ZOA's responses.

Group Cash Transfer approach

The Group Cash Transfer (GCT) approach is a good example how to practically transfer agency and decision-making power to informal grassroots groups. It genuinely embodies a locally led approach, putting communities in the driving seat. They are determining, coordinating and executing their own humanitarian response. The priority setting, project design, implementation, and measuring of results is done by people with the capabilities and credibility to drive change in their own communities. Power is directly transferred through the provision of group cash transfers to local groups.

Local partnership

ZOA's localisation approach is further reflected in the partnership between Sustainable Development Foundation (SDF) and ZOA. In Yemen, SDF and ZOA contextualize and implement the GCT approach together. This partnership is based on trust-building, mutuality, appreciation of each other's knowledge and expertise, and long-term commitments to a shared vision. For example, SDF was leading in the successful formation and/or selection of community groups. Also, based on SDF's prior experience and lessons learned the GCT approach was jointly strengthened.

'One of the important reasons that made the partnership between SDF and ZOA successful is the establishment of an open and transparent language of dialogue and participatory planning from the beginning of the project, taking into account previous lessons learned, as well as activating the role of true, equitable partnership.' (Odai, Programme and Grants Manager SDF, 2023)

Group Cash Transfer approach

The GCT approach was contextualised and piloted successfully in both North and South Yemen by ZOA Yemen and its local partner SDF in 2022 and 2023. More than 100 community groups submitted their plans and received cash transfers to implement their proposed activities. Cash transfers ranged from 2,000 USD to 7,000 USD. The transfers impacted approximately 2,500 households (17,000 individuals).

Based on the group's plans, cash has directly been transferred to various grassroots groups such as farmer groups or youth groups by different financial service providers. Central in this approach is that community groups find local solutions for local problems and receive the means to actively work on those solutions together. The GCT approach helps to establish meaningful collaboration on community level and aims to realise local impact initiated by the communities themselves.

Further, the GCT approach has a positive impact on social cohesion and promotes peace by uniting individuals with common goals. Moreover, groups are empowered to leverage the exposure gained through GCT for further action, as they are encouraged by entrepreneurial initiatives and skill-building activities.

ZOA and SDF make use of local facilitators to form community groups. Those men and women are important members in the selected communities with a good reputation and influence. They are involved in decision making, resolve problems and coordinate the implementation of the community's initiatives. Furthermore, the facilitators supervise, and provide guidance and technical support to the community.

The pilot resulted in various good practices and lessons learned in the Yemen context. Those results are discussed in this document.



Our approach

1. Selection and training of group facilitators

Within the target communities, both male and female facilitators are selected based on a set of criteria. Particular attention was paid to effective ways how to address gender-related challenges faced by female facilitators, since women's participation in community activities is limited in Yemen, particularly in more conservative areas such as Hajjah. Several awareness raising activities helped to increase women participation. Facilitators receive a basic training focusing on skills and knowledge how to facilitate GCT projects.

2. Project introduction to communities

Information about ZOA, SDF, the GCT process and a call for GCT application is done in central locations in the targeted communities. This is done using posters, flyers and verbal communication in community meetings to ensure that community members understand the project's purpose and application requirements.

3. Group formation (if relevant)

With the help of the facilitator and his/her knowledge and networks, groups are formed or existing groups are mobilised. This support is particularly relevant to mobilise (new) women groups in the communities, because they experience additional barriers for entry in the Yemeni context.

4. Plan development & submission

Community groups capture their project ideas in a simple plan in Arabic, including activities, budget and group membership details. The activities are

expected to address the most urgent needs from within the community, benefiting the most affected population (see also 'case study Sumaya'). In case a group is not able to develop a plan due to illiteracy, the facilitator or a ZOA/SDF staff supports the group in this process.

5. Proposal review & selection

Project plans are reviewed and selected jointly by members from community committees, staff from both ZOA and/or SDF and local authorities. In total, each committee consists of 3-5 persons. Each plan receives a scoring based on pre-agreed selection criteria. Selection is for example based on feasibility and/or their potential to create a sustainable impact within the community. The selection is competitive, depending on the number of submitted applications and available budget.

6. Final budget allocation & site visits

The project team visits the selected locations and groups to e.g. verify and discuss the required grant size, how funds are used, and to establish a complaint and feedback mechanism.

7. Kickstart workshop

A 2-day workshop given by facilitators empowers the selected groups to get a deeper understanding of the GCT concept and how they can use this approach to achieve their group's objectives.

8. GCT distribution

Depending on the group's preference, feasibility and total grant size, cash is distributed one-off or

in multiple tranches to the groups via bank transfer or cash in hand in the community by the contracted financial service provider. A mobile team comprised of both male and female staff distributes the cash at a designated distribution point in the community.

Cash is handed over to 2 representatives from each group, with all group members present. The total cash transfer amount varies between 2,000 and 7,000 USD per group, depending on the required costs to implement the project plan. To oversee and assess the project's progress effectively, the cash is disbursed in at least 2 tranches, allowing for the monitoring of each phase, and reducing financial risks for both the groups and the organisation.

9. Project implementation

The collected cash is used by the groups to implement the proposed plan in their own community. Some groups might construct river dams or irrigation ponds to protect themselves against floods and droughts, while other groups might construct waterpoints or invest in school infrastructure. On daily basis, the facilitators are following up with the groups to check progress and provide support in case of issues.

10. Group facilitation

Throughout the process, the group facilitators play a central role to support groups to achieve their plans. For example, they connect groups with similar plans to each other, help with the procurement process or provide technical advice how to implement specific activities or overcome challenges.

11. Monitoring

The facilitators also monitor and follow up on the process, provide guidance, and report back to ZOA/SDF, to help the group meet its agreed goal. An emphasis on mentoring, combined with a flexible approach, provides the necessary support to groups. It also contributes to compliance and reduces reporting burdens by groups. Self-monitoring of groups through peer-to-peer feedback is used, in addition to the MEAL team monitoring, as it nurtures the bottom-up approach of GCT, mobilises the community and stimulates learning, exchange and communication between groups.

12. Community reporting

To drive agility and reduce the burden of reporting, the expected (final) reporting from the groups is managed by the group facilitators, who are in contact with ZOA/SDF project staff. The elected group leader is involved in the development of a summary report outlining the progress achieved using the cash transfers, supported with clear financial records.

13. Feedback

Throughout the project cycle, multiple communication channels are available to the groups and community members to ensure that people have the ability to provide feedback or raise complaints at any time. This includes hotlines, complaint and suggestion boxes, helpdesks and field visits. Based on this, solutions are found, or adjustments are made to ensure assistance is provided appropriately.



North Yemen
Hajjah and Al Mahwit Governorates

Results in North Yemen

In North Yemen, ZOA and local partner SDF jointly used the GCT approach as part of their Dutch Relief Alliance (DRA) intervention over the past two years. In total, approximately 90 groups of 10-30 people used their cash to address the most pressing needs in their community. The groups implemented a wide variety of activities to achieve the diverse objectives as stated in the group plans.

A good example is seen in a village in Hajjah Governorate:

In Sheeb Al-Daba village, a group developed local solutions for their self-identified most urgent needs, namely limited access to basic services and safe drinking water.

A lack of roads had limited the community's reach to essential services like food and healthcare in larger towns. People had to go around the sub-district for about 15 kilometres to reach the main road, taking between 2-3 hours. The GCT project became the enabler for change. By constructing a 60-meter-long paved road that now connects the village to hospitals, schools and other facilities, this reduces the travel time to reach the main road by 8 times to only 15 minutes. Basic services are now more accessible to the community's population.

Another problem in Sheeb Al-Daba was the limited access to safe drinking water. People had to travel long distances to collect safe water, often at the expense of their children's education. Their plan included the construction of a wall to support a damaged dam. This dam secures the water supply to the village's main waterpoint. The restoration of this waterpoint reduced the travel time and related protection risks significantly. Children now fetch water locally, eliminating the need to travel to neighbouring communities and therefore increasing school attendance rates.

Beyond infrastructure, SDF and ZOA successfully stimulated women to participate in the project, challenging gender norms and promoting gender equality. This inclusive approach not only addressed gender disparities but also empowered women to actively contribute to the community's future by fostering their economic empowerment. Women are involved in the design and execution of the GCT projects for their communities. Therefore, their participation and influence in driving economic activities and positive transformations increased significantly. In North Yemen, where women face severe limitations in community participation, it is encouraging to see that 40 percent of the GCT group members in 2022-2023 were women.

The collaboration between ZOA and SDF in North Yemen makes the exchange of specialised expertise and contextual knowledge possible. Additionally, it provides access to networks and opportunities to engage with communities, facilitated by the established trust between SDF and communities. This is crucial for sustaining accomplishments, enhancing efficiency, and gaining access to insecure areas.



Case story Sumaya

Sumaya, a young woman with a hearing impairment and displaced by conflict, is part of one of the selected groups that aims to improve the rural women's livelihoods. The group bought sewing machines, solar energy equipment, materials and training with the received 3,300 USD cash grant. The project empowered Sumaya and others like her to learn valuable skills together, enhancing their ability to start earning an income.

Sumaya's newfound profession not only improved her family's income and quality of life but also resulted in more gender equality. Through her work as a seamstress, she not only supports her own family but also contributes to her village's economy. This initiative gave Sumaya a sense of empowerment, emphasizing her value within the community and fostering her active participation.

This illustrates how empowering groups of women like Sumaya's in a challenging context like Yemen can have a far-reaching impact to start addressing gender inequalities. By providing opportunities and resources, women gain ownership and agency in income generation themselves, ultimately contributing to long-term efforts in bridging gender gaps and fostering more inclusive and empowered communities. This project's success underlines the importance of women's involvement and empowerment in driving positive change in the North of Yemen.

'It is empowering for the community to take key decisions by themselves. [...] It is not beneficial for them to be reliant on NGOs to make decisions for them. We are empowering the community by building their capacity in decision-making and involvement in their own plans, emphasising resilience in the community.' (Odai, Programme and Grants Manager SDF, 2023)

Results in South Yemen

In Al Dhale'a Governorate in South Yemen, a total of 11 women groups, each consisting of 6-8 members per group, utilised their GCT, provided by ZOA, to achieve their group's goals. Al Dhale'a governorate is very remote, and many people lack access to income and basic services like water, education, healthcare.

The GCT grants have been used to achieve diverse objectives, including the acquisition of livestock and establishment of businesses to generate income, such as sewing. Notably, groups started venturing into entrepreneurial activities, such as the creation and sales of incense, an aromatic biotic material that releases fragrant smoke when burnt.

The project empowered both women and communities. It enabled them to meet their needs locally, reduce dependency on external markets, and enhance overall economic well-being. GCT emerged as an enabler for positive change, fostering self-sufficiency, income growth, and the establishment of sustainable livelihoods in the district. The involvement of women in the GCT project has led to more stability in the household's financial resources. The cash has granted women a sense of autonomy and independence in decision-making, empowering them to make their own financial choices. Additionally, the project has started a sense of ownership, encouraging women to take on leadership roles while equipping themselves with valuable skills, such as sewing, or taking care of livestock. Involving women in South Yemen contributes to addressing gender disparities and promoting equality. The initiative gives women groups a voice to actively contribute to their households and communities together.



Best practices

GCT is an effective approach to shift power to community groups

GCT is an effective approach to shift power and achieve more sustainable results in the protracted Yemen context with limited community access for humanitarian organisations. The complex humanitarian situation and resulting overwhelming needs area daily reality for all communities. Consequently, there are many different needs and multiple solutions to solve those needs, while local groups with more contextualised knowledge and skills than NGOs are present on site. GCT has proven to effectively and sustainably contribute to both relief and recovery of local communities. The approach leaves space for both short-term and long-term action and allows for crosscutting and multisectoral work in the so-called 'nexus' space. Also, because NGOs face humanitarian access challenges and local group structures are available and willing to start activities, this approach overcomes the humanitarian reality and puts the community themselves in the centre. This is a win-win situation for both communities and humanitarian organisations.

Engage local facilitators from the community

Continuously engage local facilitators from the community to supervise. Local facilitators play a key role in the daily implementation of the group's activities and should therefore be seen as the stepping stone to the group's success. To supervise, monitor, and provide feedback on group initiatives. Local facilitators contribute to effective project oversight, since they provide on-the-ground supervision, monitoring and guidance.

Also, they have a close connection with the community and are embedded in the local networks and structures, which allows them to understand the local problems and facilitate effectively. Lastly, they play a crucial role in problem resolution, coordination, and facilitation of the implementation of plans.

Use the local facilitators as key leads in the group formation process

Because of the facilitator's embeddedness in the community's social structures and networks, they are best placed to provide guidance about the group composition. Local facilitators have the knowledge what works and what does not work in the local context, and who is a 'best fit' for this project. Because it is their own community, they often go the extra mile to reach the less visible groups. It is important to combine this with clear guidance and training how to ensure the least visible but most vulnerable population groups are included in the project.

Actively include women in the project and in the different activities

Yemeni women, particularly in North Yemen, face various social, physical and financial barriers to participate in and contribute to their community. To address gender disparities and promote gender equality, the team actively stimulates women to play an active role throughout the project. However, consider the involvement of both male and female community committees to maintain balance and foster acceptance of the project in the community, depending on the cultural context.

Limit the group size

Limit the group size to approximately 20 members to ensure good communication, equitable participation, effective coordination, and to reduce the risk that power imbalances emerge within a group that can lead to conflicts over decision-making, project delays or the abuse of cash.

Peer-to-peer monitoring activities

Conduct peer-to-peer monitoring activities to nurture the bottom-up approach of GCT and to foster cross-pollination and the exchange of ideas and local solutions between groups. Learning by seeing and sharing experiences with each other improves the outcomes of the project..

Distribute the cash flexibly in multiple tranches

Distribute the cash flexibly, if possible in multiple tranches. It is important to reflect on the progress with groups during implementation and adjust ways of working together with the groups. The release of a second, third or fourth transfer acts as a natural moment to evaluate progress with the communities, groups and facilitators. Also, a lower distribution amount reduces a variety of risks like theft or abuse of funds. Most groups were in favour of this approach, because the total grant size is high in the local context.

Leave space for flexibility to adjust group plans during implementation

Because of the continuously changing and unpredictable Yemen context, unforeseen challenges and related needs of the selected groups, it is important to leave sufficient space for flexibility to adjust plans. This requires constant communication with the facilitators and the groups, and the importance of having a procedure in place to request changes. The availability of such procedure and who is involved in approving those changes must be clearly communicated throughout the project cycle. In the end, this results in better solutions to new needs.

GCT contributes to improved social cohesion on community level

The GCT process brings community members together to work towards similar objectives. They also link to other groups through e.g. monitoring exercises. Although not (yet) directly measured, first experiences from the pilot show a positive impact on improved social cohesion and contributions to peacebuilding efforts. However, it is important for staff and facilitators to pay special attention to group dynamics, because cash distribution among groups can, in some cases, result in conflict on group level. Further, it is good practice to train and stimulate facilitators to organise dialogues on social issues such as gender equality issues and long-lasting conflicts between individuals and groups.

Lessons learned & challenges

Improve selection & formation procedures

In some communities, in first instance the groups did not necessarily include most vulnerable people or the group's proposed plan did not always directly benefit the most vulnerable. This is directly related to power issues in the local community. It was challenging for staff and facilitators to deal with such issues appropriately without facing negative consequences related to the GCT project or other projects. A revision of the group selection process and criteria is needed.

Explain the GCT approach

In some communities, a misunderstanding of the GCT approach resulted in reduced impact. Because this approach had not been used yet in the Yemeni context, communities are not yet familiar with the GCT approach and its objectives. Various communities understood the approach as a more common multipurpose cash distribution to households, and also assumed aims should focus on impact on household level. To achieve a better understanding of the approach and more sustainable impact, more targeted information sharing throughout the project cycle through a variety of channels should be integrated in the approach.

Prepare to deal with exclusion

This selection of groups and the project explanation to communities is emotionally challenging, and in some cases hard to explain to communities. Because some committee members have direct involvement in the communities and are directly related to the different groups, maintaining neutrality can become challenging. Despite having a clear procedure and pre-agreed criteria, the overwhelming needs in some communities

make it hard to explain why some potentially good plans have not been selected. The reality is that despite having clear procedures, decisions are never fully objective and are complicated to explain, especially for community facilitators.

Take time and check the seasons

The timeframe of 6-12 months was too short or seasonal planning was sub-optimal to achieve some group's objectives. Because most groups have goals related to the development of sustainable livelihoods and depend on various seasonal calendars, some groups indicated that the timeframe was too short, or the project was not planned in the right season. Besides, because this was the first pilot for the project teams, the preparation activities took more time than expected. It is important that staff and facilitators get enough time to prepare and are trained effectively with the right skills and knowledge.

Plan time and budget money to facilitate

There was limited time and resources for the selection, training and monitoring of facilitators. Because facilitators play a crucial role in the successful implementation of the GTC approach and fostering effective communication between the community and ZOA and SDF, it is important to plan at least 2 months for the identification, verification, selection and training of those facilitators. Also, it is important to allocate enough budget for the facilitation process. Lastly, it is preferred that facilitators take a leading role in monitoring the project. This also requires enough time and resources.



More MEAL support is needed

New monitoring approaches are hard to fully integrate in the project. The project staff in Yemen is used to the more traditional quantitative monitoring approach used for most relief projects, like PDM surveys with standardised sectoral questions.

The fact that project teams do not determine what to do but communities are in charge instead, requires a more flexible and less 'set-in-stone' monitoring approach whereby project staff often plays a facilitating role.

The use of e.g. outcome harvesting and peer monitoring conducted by groups or facilitators themselves (instead of ZOA/SDF only) requires a change of mindset and a new set of skills. More MEAL support is needed to achieve this.

Recognise GCT efforts

GCT does not fit in the sectoral set-up of the humanitarian system, resulting in the exclusion of the efforts of grassroots groups in the reporting system and limited access to additional funding by informal groups. The wide range of different activities linked to a wide variety of sectors and multisectoral approaches is therefore challenging the humanitarian system. Currently, GCT efforts are insufficiently recognised, and so far, a missed opportunity to use well-placed groups for local action in a humanitarian system that faces severe accessibility issues. An example is the introduction of this approach in Yemen, whereby multiple discussions started about the inclusion or exclusion of this work in this sector and how to steer group plans to food security and livelihoods related outcomes only.

Future plans

The projects in both North and South Yemen were initiated as pilots, aiming to acquire experience in the practical implementation of GCT. Accompanying the inherently complex context of Yemen, challenges arose due to constraints in time and resources coupled with a lack of experience among the local staff how to implement GCT. However, the project shows promising results for the future scale-up of the GCT approach.

The GCT approach in Yemen did put communities, especially women, in the driving seat. Groups made decisions themselves how to cover their unique needs, either with or without help from facilitators. It encourages community engagement and collaboration, and the autonomy in group formation implies a sense of ownership and self-determination among the community members, fostering self-sufficiency and independence. Most projects are currently continued, showing encouraging signs that the approach is sustainable.

Because the GCT approach focuses on building with and by communities instead of building for communities, there is more flexibility in the project design, with different groups pursuing diverse initiatives based on their needs and aspirations.

The flexible use of funds aligns with their priorities, allowing for more tailored and impactful projects. Group plans are subject to adjustment based on actual needs and the remaining budget of the project. If grants are not fully utilised, they are easily reallocated to the same groups for additional plans or transferred to another group in need.

Communities are actively involved in the development and implementation of local solutions, resulting in an opportunity for humanitarian organisations to invest in more than only relief activities. Moreover, ZOA's plans to increasingly invest in peer-to-peer monitoring will transfer even more responsibility and accountability for the success of the projects down to the community level.

Looking ahead to the period of 2024–2026, ZOA and SDF are committed to scale-up this impactful intervention into other districts in Yemen, putting communities in the driving seat aiming for more positive and sustainable change.



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We are here

Yemen