



# CAMEROON

## **Country mapping – large scale cash transfers for COVID-19 response**

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This report on the Republic of Cameroon was prepared by Mihai MAGHERU, independent consultant contracted by OCHA Geneva for this assignment, jointly with the country mappings for Haiti and Somalia. The views expressed in this document are entirely those of the author and do not necessarily represent OCHA own views or policies.

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## Key terminology (CaLP glossary of terms)

### **Cash and Voucher Assistance (CVA) (key term)**

CVA refers to all programs where cash transfers or vouchers for goods or services are directly provided to recipients. In the context of humanitarian assistance, the term is used to refer to the provision of cash transfers or vouchers given to individuals, household, or community recipients, not to governments or other state actors. This excludes remittances and microfinance in humanitarian interventions (although microfinance and money transfer institutions may be used for the actual delivery of cash). The terms 'cash' or 'cash assistance' should be used when referring specifically to cash transfers only (i.e. 'cash' or 'cash assistance' should not be used to mean 'cash and voucher assistance'). This term has several synonyms, but Cash and Voucher Assistance is the recommended term

### **Safety Nets (SN) or Social Safety Nets (SNN)**

Safety nets target the poor or vulnerable and consist of non-contributory transfers, such as in-kind food, cash or vouchers. They can be provided conditionally or unconditionally. Safety nets are a sub-set of broader social protection systems.

### **Social Assistance/Social Assistance Transfers**

Repeated, unconditional, predictable transfers of cash, goods or services provided on a long-term basis to vulnerable or destitute households or specific individuals (e.g. the elderly, pregnant women), with the aim of allowing them to meet basic needs or build assets to protect themselves and increase resilience against shocks and vulnerable periods of the life cycle. Usually refers to government assistance provided in cash, but can also refer to in-kind assistance.

### **Social Protection**

Actions carried out by the state or privately, to address risk, vulnerability, and chronic poverty. Social protection refers to comprehensive systems including safety nets, social assistance, labour market policies, social insurance options (e.g. contributory pensions, health insurance), and basic social services (e.g. in education, health, and nutrition).

## List of abbreviations

<b>AGD</b>	Age, Gender and Disability
<b>CaLP</b>	Cash Learning Partnership
<b>CDA</b>	Common Donor Approach
<b>CVA</b>	Cash and Voucher Assistance
<b>CWG</b>	Cash Working Group
<b>ERC</b>	Emergency Relief Coordinator
<b>FSP</b>	Financial Service Provider
<b>HCT</b>	Humanitarian Country Team
<b>IDA</b>	International Development Association
<b>(I)NGO</b>	(International) Non-Governmental Organisations
<b>IDP</b>	Internally Displaced Persons
<b>ILO</b>	International Labour Organisation
<b>IPCF</b>	Institutional Piloting and Coordination Framework (of the PNPS)
<b>ITS</b>	Information Technology System
<b>KII</b>	Key Informant Interview
<b>MEB</b>	Minimum Expenditure Basket
<b>MINAS</b>	Ministry of Social Affairs
<b>MINEPAT</b>	Ministry of Economy, Planning and Regional Development
<b>MUCT</b>	Multiple Use Cash Transfers
<b>OCHA</b>	United Nations Office for the Coordination of Humanitarian Affairs
<b>PNPS</b>	National Policy for Social Protection
<b>PiN</b>	People in need
<b>SGBV</b>	Sexual and Gender Based Violence
<b>SPP</b>	Social Protection Policy
<b>SSN</b>	Social Safety Nets
<b>WASH</b>	Water, Sanitation and Hygiene
<b>WFP</b>	World Food Programme
<b>4W</b>	Who is doing What, Where and When

## Executive summary

**Background:** as COVID-19 impacts on health, livelihoods, and wellbeing of all people around the world, the UN Under Secretary General - Emergency Relief Coordinator called on international community for a recovery package of USD90Bn necessary to support 700 million extremely vulnerable people around the world. In light of the inherent benefits of using cash assistance in the response to COVID-19, there is a potential for a large proportion of this aid to be delivered through such assistance.

**Purpose and objectives:** this is a rapid country review aiming to identify the best ways to fast-delivery of these cash transfers by (i) prioritising reasonably actionable measures to channel the available aid towards the most in need, and (ii) identifying a better *modus operandi* for an articulated humanitarian and development action to support such measures.

**Methodology:** is based on extensive desk review, consultations with relevant groups of stakeholders from government (MINAS and MINEPAT), humanitarian coordination, World Bank, donors, UN agencies, (I)NGOs, and Cash Working Group (CWG), and through intensive but quite broad debriefing and review process. Main limitations are determined by the very short length of the assignment (12 days) and the ongoing dynamics in each sector, with high potential for constant reconfiguration and requiring further investigation.

**Key findings and recommendations:** This rapid exploratory review finds that there is significant potential to scale up cash assistance to those in need in the context of Cameroon, also acknowledging the continuous humanitarian underfunding. Cash assistance currently delivered through humanitarian channels reaches about 15% of the people in need (PiN) identified by the Humanitarian Response Plan (HRP) updated for 2020 whereas the cash assistance delivered through the SSN roughly reaches 15% of the poor in Cameroon.

COVID-19 pandemic overlaps with other ongoing crises in (i) Far North Region, 1M people need urgent assistance and 490k are displaced, (ii) eastern regions, with over 270k vulnerable refugees from the Central African Republic (CAR) and their host communities, and (iii) North West and the South West regions, with 680k Cameroonian being internally displaced, and additional 52k PiN have sought refuge in neighbouring Nigeria. No particular COVID-19 focused specific cash assistance has been developed but the complexity of challenges require constant and articulated aid to these groups.

Therefore, there is high potential for significant scale-up, depending not only on additional funding available but also on how the operations on the ground would be effectively deployed, in line with the proposed action points and the corresponding adjustments the local stakeholders should bring at operational level.

**In the immediate term,** there is high potential for significant scale-up, which from the humanitarian perspective, could consist in reaching with cash transfers an additional 3.3M PiN, most refugees and IDPs, whereas through the SSN system 6.9M people would be reached with cash transfers as means to alleviate the poverty and fragility they are confronted with.

Such efforts could be enabled through the implementation of some short term operational adjustments, requiring actions at three levels:

1. *Ensure appropriate targeting and effectively reach those in need, by a joint UN and the World Bank coordination effort, including technical support from CWG and Institutional Piloting and Coordination Framework of the Social Protection Policy (IPCF) to further supporting MINAS and MINEPAT in consolidating their responsibilities in the SSN. Resources are partially available for this action and timeframe would be short to mid-term.*
2. *Better link humanitarian and social protection cash assistance, with OCHA, MINAS, MINEPAT and the World Bank to coordinate the process while the CWG (under the overall leadership of the HC and HCT) and IPCF to provide technical support. Resources are available for this action and the time span should also envision mid-term developments.*
3. *Guarantee proper reach of humanitarian cash assistance, with the CWG, jointly with IPCF, to advocate for funds and donors to provide financial support. Resources are partially available for this action.*

**In the medium term**, there is a potential to continue strengthening both mechanisms internally and cross-sectorally while advancing to reaching more PiN not reached in short term. Depending on the resources allocated, the country could be able to advance towards more comprehensive humanitarian and SSN coverage, while several structural adjustments will need to be operated too.

In this phase it is estimated that more PiN who are currently invisible to either of the systems could also be reached with cash transfers, in a context with significant number of IDPs and refugees in the specific zones. Such efforts rely on some medium term possible operational adjustments, requiring actions at three levels:

4. *Achieve consolidated lists of beneficiaries in and between the sectors, with the CWG (under the overall leadership of the HC and HCT), and IPCF to coordinate the process within and between humanitarian and social protection sectors, the World Bank to ensure development of and investment in the Social Safety Net programme, and involve all stakeholders. Resources are partially available for this action.*
5. *Reaching those who fall in-between the systems and fill-in the gaps, with the World Bank and OCHA, jointly with MINAS and MINEPAT to coordinate the process, and the CWG (under the overall leadership of the HC and HCT) and IPCF to provide technical support. Resources are necessary for this action.*
6. *Coordinate and management for scale-up (including at longer term), with all stakeholders to be involved, and a local-based decision to be taken regarding the stakeholder(s) to take the leading / coordination role. Resources are available for this action.*

**In the longer term**, both mechanisms could continue to not only be strengthened internally and cross sectorally but could work together in a more consolidated manner, with the aim of complementing each other and envisioning a strategy for a potentially sustained Government-led response to those in need. This would require:

7. *Expanding the social transfers to all in need, with the World Bank and the Donors to support MINAS and MINEPAT expand the coverage, including ensuring interim operational support from UN agencies and (I)NGOs. Resources are partially available for this action.*

8. *Extend and consolidate the current e-payment infrastructure, with a joint coordination between the Government and the FSP, with the support from donors, and the CWG (under the overall leadership of the HC and HCT) and IPCF to provide technical support.*

**Additionally,** another two key recommendations should be considered. On one hand, the current social protection reform process is led by the Ministry of Economy, Planning and Regional Development (MINEPAT), and relies on the support from the Ministry of Social Affairs (MINAS). This configuration requires that humanitarian and development support have the same governmental interlocutors as means to ensure effectiveness and efficiency, even if the technical assistance is traditionally oriented only towards the ministries of social affairs, regardless their denomination. On the other hand, the CWG in Cameroon not only plays a critical role in humanitarian CVA but also requires further consolidation with better functional leading and co-leading roles, and the evidence from the ground indicated that there is real potential to achieve this consolidation, including with Donors' commitment to support it.

NB: the information reflected in the executive summary is structured in a synthetic manner allowing to easily access essential information whereas the report provides wealth of additional details, including on how to achieve each of the suggested recommendations.

The report also provides a summary of provisioned action points as a table, in section 4.2, which would constitute the basis of an operational plan to be developed by each country relying on a coordinated and effective system of responsibilities and accountability and based on solid information management systems. This will also require specific additional resources and strategic decision taken based on standard operationalisation processes.



# **I. Introduction**

This first chapter introduces the assignment by presenting the rationale and objectives, setting out the background and outlining the methodology followed. The structure of the report is also presented as means to facilitate an easy access to the most relevant part of the report and set up the framework of expectations from this rapid analysis.

## **I.1. Rationale of the assignment**

As COVID-19 impacts on the health, livelihoods and wellbeing of people around the world, governments and societies are faced with tremendous challenges to (i) ensure (proper) health services capacity, (ii) establish lockdown measures to reduce suffering and death, and (ii) deploy (proper) safety nets for those in lockdown or indirectly affected.

In this context the Under Secretary General - Emergency Relief Coordinator (ERC) called on rich country governments and International Financial Institutions (IFIs) for a \$90Bn COVID-19 recovery package targeting 700 million vulnerable people around the globe. The ERC – along with the UN Secretary General – called for much of delivery to be through cash transfers as the only way to ensure basic needs are met at scale while kick-starting economic recovery.

Therefore, the CaLP network, working with OCHA, convened a process to explore how such an economic recovery package could be delivered in the most vulnerable contexts through cash transfers, including to those out of the reach of social protection systems. In an initial paper they proposed to follow up with a detailed analysis for what response could look like – as a plan / suggested action points – on a country by country basis, recognizing that the channels, actors, and process would look quite different in every context.

Consequently, these country plans / suggested action points, at the core of this exploratory review, are to be developed by and with the key actors from each context, who have the best understanding of needs, capacities, and constraints.

## **I.2. Objectives, methodology and limitations**

In this respect, a rapid desk review, doubled by a consultative process, was carried out in Cameroon with the purpose to develop a ‘plan’, in close articulation with the Humanitarian Country Teams (HCT), the governments and development counterparts, to reach all those under the poverty line with cash transfers. This plan includes details on potential mix of mechanisms to use in order for every adult and child under the national poverty line<sup>1</sup> to receive a direct cash transfer, and its design responds to the following specific review objectives:

1. Review existing measures in place, both from humanitarian and development perspectives, and identify the main gaps in reaching the most in need.
2. Propose a plan of action / suggested action points in order to channel the available aid towards the most in need, particularly the invisible ones (not “seen” by SP systems).
3. Engage in broader consultations with all relevant counterparts, ensure feasibility, co-opt national governments, and avoid overlapping or duplication.

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<sup>1</sup> Including adapted thresholds in COVID-19 contexts.

The methodology adopted for this rapid review assignment includes the following elements:

- Desk review of relevant literature.
- Consultations with selected representatives from humanitarian coordination, government, donors, UN agencies, INGOs, and Cash Working Group (CWG) through Key Informant Interviews (KII).
- Debriefing and feedback with the participants to the review to present initial findings and results of the consultations and reach agreement on the final product.
- Preparation of a comprehensive report.

### Literature Review

The desk review started at an early stage (beginning July 2020) following an introductory call. An initial list of documentation was provided to the consultant. This was followed by documents shared by OCHA, CaLP and CWG and online research conducted by the consultant. A full list of the documents consulted is provided at the end of this report.

### KII

Within a period of two weeks (second half of July 2020) the consultant managed to conduct seven KII with Cameroon based respondents and one with the World Bank. A full list of stakeholders consulted, by type of stakeholder, can be found in Annex 1. The implementation schedule of KII is presented in Annex 2. This includes all three countries in the study, namely Cameroon, Haiti, and Somalia, as the interviews were carried out in parallel.

### Debriefing and feedback

With OCHA and CWG support, a review/feedback process regarding the draft report was organised. Additionally, other stakeholders, such as CaLP regional advisors were also consulted. The purpose of these debriefing/feedback sessions was to double-check findings, ensure recommendations buy-in at country level and also reach strategic advice and articulation. A full list of participants in this process is presented in Annex 3.

### Reporting

This report provides a rapid though quite comprehensive account of the outcome of country based plan development (desk review and consultation) including the debriefing and feedback processes through comments received on the report outline and the draft report.

### Limitations

This is a rapid exploratory review, in a context where 12 days per country were allocated in order to plan, deploy, analyse, and summarise the main findings. Therefore, a limited number of stakeholders were interviewed (one per each relevant group of interest), and the desk review was carried out at a fast pace too. The consultation processes were also less broad.

In addition, the status of operations, both in humanitarian and social protection areas, is quite uneven. This means that new emerging business models are about to be tested, while they are all requiring specific time for deployment, particularly the establishment of Social Safety Nets (SSN) programmes or Social Registries. Consequently, further investigation is required for a better understanding of their functioning and mainly of their (potential) interactions with the ongoing humanitarian operations.

### **I.3. Structure of the report**

**Chapter 2** sets out the context for the assignment with a discussion around the impact of the pandemic, all by contextualising the approach in Cameroon: country context and vulnerable groups, humanitarian intervention, status of social protection with a focus on the Social Safety Nets (SSN) programme(s), coordination mechanisms in place for cash transfers, both within the humanitarian assistance and between the systems, and key challenges for reaching the most in need, and the invisible ones, with cash transfers. Therefore, this chapter should be considered as the current status of operations, resulting from a stocktaking approach of the ongoing way of doing business.

**Chapter 3** goes into the details of potential improvements in each area of interest, with in view the current implications of the COVID-19 epidemic. It provides information regarding a careful look at the population in need, with insights regarding the economic effects of the pandemic, an analysis of how to better articulate the targeting of the assistance, scenarios on potential broader and stronger cooperation between the humanitarian and development stakeholders, with a particular note on the role and positioning of the World Bank operations, followed by effective deployment of cash transfer measures to deliver results for the most in need, with suggestions on how to better reach those who might fall in-between the systems. Therefore, this chapter should be considered as the adjusted/improved status of operations, developed in an exploratory manner with the support of the key informants.

**Chapter 4** proposes a summary of findings for policy and advocacy purposes, followed by a consolidated plan of action / suggested action points, build upon the key takeaways from each analytical phase of the review. This plan of action / suggested action points reflects the current needs and does not look into potential mid- and long-term measures but offers the flexibility to add further adjustments, depending on the developments in each area of interest.

## 2. Country context and key challenges in cash transfers

The World Bank 2020 Global Economic Prospects<sup>2</sup> forecasts both the immediate and near-term outlook for the impact of the pandemic and the long-term damage it has dealt to prospects for growth. The baseline forecast envisions a 5.2% contraction in global GDP in 2020, using market exchange rate weights – the deepest global recession in decades, expected to leave lasting scars through lower investment, an erosion of human capital through lost work and schooling, and fragmentation of global trade and supply linkages.

Poverty projections suggest that the social and economic impacts of the crisis are likely to be quite significant. Estimates show that, when compared with pre-crisis forecasts, COVID-19 could push 71 million people into extreme poverty in 2020 under the baseline scenario and 100 million under the downside scenario. The impacts on the world's most vulnerable indicate an estimated 130 million additional people facing acute food insecurity by the end of 2020, and the projections of economic fallout indicate up to half a billion people pushed into poverty.

Cameroon is a lower-middle-income country with a population of over 23.4 million and because its poverty reduction rate is lagging behind its population growth rate, the overall number of poor in Cameroon increased<sup>3</sup> by 12% to 8.1 million between 2007 and 2014, and poverty is increasingly concentrated, with 56% of poor living in the northern regions. The World Bank's Country Economic Memorandum, issued in April 2017, notes that if Cameroon is to become an upper-middle-income country by 2035, it will have to increase productivity and unleash the potential of its private sector.

According to 2020 Cameroon Humanitarian Response Plan<sup>4</sup> (HRP) 3.9 million people in need of humanitarian assistance were identified while the country is facing three parallel crises with different causes and consequences and the needs range from immediate lifesaving to protracted recovery: (i) the Far North Region continues to be impacted by the Boko Haram related armed conflict – 1 million people in the region need urgent assistance and 490,000 are displaced due to the armed conflict and face serious protection risks; (ii) eastern regions are still home to over 270,000 vulnerable refugees from the Central African and access to food, WASH services and education remains limited for both refugees and their host communities, and (iii) North West and the South West regions turned into a situation of violence in 2017 with almost 680,000 Cameroonian being internally displaced, and additional 52,000 persons have sought refuge in neighbouring Nigeria. The displaced communities have acute needs for protection, food, shelter/NFI, water and sanitation as well as access to health and education.

### 2.1. Key data about the population in need of assistance

As of 28<sup>th</sup> of July,<sup>5</sup> 17,255 coronavirus cases have been registered (391 deaths) in Cameroon making the country the 7th most affected in Africa, with the first case of COVID-19 detected in early March and the number of cases is on the rise. Considering the structural weakness of Cameroon's health care system and limited access to WASH services of large parts of the population, the country is ill prepared to contain and respond to the pandemic.

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<sup>2</sup> <https://www.worldbank.org/en/publication/global-economic-prospects>

<sup>3</sup> <https://www.worldbank.org/en/country/cameroon/overview>

<sup>4</sup> <https://www.humanitarianresponse.info/es/op%C3%A9rations/cameroon/document/cameroon-humanitarian-response-plan-2020>

<sup>5</sup> [https://www.humanitarianresponse.info/sites/www.humanitarianresponse.info/files/documents/files/covid19\\_emergency\\_sitrep\\_ndeg5.pdf](https://www.humanitarianresponse.info/sites/www.humanitarianresponse.info/files/documents/files/covid19_emergency_sitrep_ndeg5.pdf)



The revised HRP (June 2020) estimated that 6.2 million people in Cameroon are in need of humanitarian assistance in 2020. This is an additional 2.3 million people in comparison to the situation before the COVID-19 outbreak, when 3.9 million people were estimated to need humanitarian assistance. Furthermore, COVID-19 has rendered the provision of assistance to affected population even more challenging and the humanitarian response had to be adapted.

Yet in 2019 the humanitarian response in Cameroon was the least funded in Africa. Faced with an increasing severity of needs, it is essential to support the humanitarian efforts since the acute underfunding of the humanitarian response in Cameroon is leaving millions of people without vital humanitarian assistance and protection, reinforcing the vicious cycle of vulnerability and violence.

The HRP for Cameroon envisions four strategic interrelated objectives for 2020: (i) Strategic Objective 1 is to Save lives, alleviate suffering and strengthen the protection of civilians, including those particularly vulnerable to COVID-19 with an estimated 6.2M people in need (PiN) and 3M PiN targeted, (ii) Strategic Objective 2 is Contain the spread of the COVID-19 epidemic and decrease morbidity and mortality with an estimated 2.3M PiN and same targeted, (iii) Strategic Objective 3 Support affected populations to meet their basic needs with an estimated 5.7M PiN and 3.4M PiN targeted, and (iv) Strategic Objective 4 Decrease the deterioration of livelihoods due to COVID-19 and enhance the resilience of vulnerable populations with an estimated 4.8M PiN and 1M PiN targeted.

## **2.2. Humanitarian response**

Humanitarian needs in Cameroon are increasing due to the escalation and intensification of violence and insecurity in 2019 and 2020 and due to the COVID-19 epidemic which is affecting the country since March 2020. The effects of the COVID-19 epidemic, the armed conflict in the Lake Chad Basin and Central African Republic, and hostilities in the North West and South West regions of Cameroon affect the physical and mental well-being, living standards, and resilience and recovery of the people living in Cameroon. Violence and displacement, chronic vulnerabilities, disease, diminished coping capacities and a lack of access to basic services have left an estimated 3.9 million people in need of humanitarian assistance in Cameroon in 2020. An additional 2.3 million people are in need of assistance due to the COVID-19 outbreak. Meanwhile, the severity of the needs of the 3.9 million people already in need before the outbreak is further increasing due to the virus.

6.2 million are facing critical problems related to physical and mental well-being in Cameroon. 54 per cent of them are children under 18 years. The main needs relate to protection, including child protection and Sexual and Gender Based Violence (SGBV), health and food. 3 million people are in need of protection. 2.9 million people need urgent medical care. An estimated 5.7 million people cannot attain a minimum level of living standards in Cameroon. Violence and insecurity in the Far North, the North West and South West regions have led to limited access to fields and livelihoods. In the eastern regions, Central African refugees don't have access to land while other economic opportunities remain also limited due to their refugee status. Furthermore, the regions affected by the different crises are chronically and structurally underdeveloped: symptoms of this situation are illustrated by the poor infrastructure and the lack of basic services.

Approximately 4.8 million people face critical problems related to resilience and recovery. Humanitarian challenges are reinforced by structural factors and chronic vulnerabilities that hinder the long-term recovery of affected people. Discrimination between girls and boys, women and men remain a major obstacle to human development in Cameroon. The country ranks 141st among the 189 countries ranked in relation to their level of gender inequality.

874,000 vulnerable people, over half of them within the North West and South West regions, are targeted to receive unconditional food support through humanitarian food and cash transfers in 2020. 135,000 children between 6 and 23 months are targeted with supplementary feeding and 65,000 severely malnourished children will be provided with integrated care. This is an increase over 21,000 children in consideration of the impact of COVID-19. 116,000 women are targeted to be assisted during deliveries by a skilled health personnel. 37,818 vulnerable people in the Far North and the North West and South West regions are targeted with timely, appropriate life-sustaining emergency shelter support, taking into account COVID-19 prevention measures. 574,000 people are targeted with a multi-purpose cash response to facilitate access to basic services. Cash assistance is best used as an enabler to address basic needs, increase access to services and/or specialized assistance aiming at complementing each other on the delivery of sectoral outcomes.

### **2.3. Social protection**

The Government of Cameroon revised its National Policy for Social Protection (PNPS<sup>6</sup> – French acronym) in December 2017, in a context characterised by about two decades of political stability, an important infrastructure development, significant investments in sectors with economic potential and an increasing though not sufficient interest in promoting the social sector. Notwithstanding, the country started to confront with the irruption of terrorist movements in 2014 with significant human and material damage. Moreover, since 2013 the country is also subject to mass influx of refugees from Nigeria and mainly Central African Republic due to insecurity generated by the war. Internally, the country is confronted with chronic epidemics such as cholera and measles, floods, difficulties to ensure inclusion of refugees and internally displaced persons (IDP) and political tensions in anglophones regions.

The elaboration of the PNPS was developed under the coordination of Ministry of Economy, Planning and Regional Development (MINEPAT<sup>7</sup> – French acronym), with the involvement of all relevant ministries; UNICEF and ILO significantly supported this elaboration process with provision of technical support. This coordination is quite atypical for this type of policy in a context where the previous PNPS (2009) was developed under the coordination of the Ministry of Social Affairs (MINAS<sup>8</sup> – French acronym) – a more usual stakeholder for this type of policy.

With the overall purpose to expand the social protection especially for the most vulnerable groups and with the focus on building and integrated social protection systems, the PNPS has the following objectives: (i) strengthening the human capital of vulnerable populations by improving their access to basic social services and fulfilling basic needs, (ii) guaranteeing health

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<sup>6</sup> Politique Nationale de Protection Sociale au Cameroun.

<sup>7</sup> Ministère de l'économie, planification et aménagement du territoire

<sup>8</sup> Ministère des Affaires Sociales

and social security for all, particularly for the most vulnerable, (iii) improve access of vulnerable groups to tailored social services and (iv) improve their access to labour market.

The PNPS is aligned with ILO 2012 Social Protection Floors Recommendation<sup>9</sup> to the member States to building comprehensive social security systems and extending social security coverage by prioritizing the establishment of national floors of social protection accessible to all in need, with focus on a minimum package of social transfers (cash and voucher and in-kind support) in view of ensuring a minimum income for poor and vulnerable populations. In this respect, the PNPS mentions that *social transfers are regular and predictable, are ensured by governmental and nongovernmental, they include family social transfers and social pensions, and the social safety nets are part of them.*

In this context the World Bank, while strengthening its field presence in terms of staff, is also supporting the development of the Social Safety Nets (SSN) by a project focused on expanding it including to reach refugees and host communities. The Bank is providing technical advice on social protection response to the pandemic-induced social and economic impacts while the Government has committed to fund the first phase of response from its own funds.

There is also a possibility that the Bank will be providing additional support in the framework of Contingency Emergency Response Components of Bank-financed projects other than SSN project. The World Bank has been coordinating with the UN system including UN Resident Coordinator and UNDP for the COVID-19 response in the area of social protection, whereas there is still scope for strengthening the coordination.

## 2.4. Coordination mechanisms in place

The question of (better) coordination between or linking the humanitarian assistance with the social protection has been raised for some years. For instance CaLP<sup>10</sup> highlighted in 2018 and reiterated in 2020 a set of five perceived challenges in linking cash transfers programmes to national social protection systems: (i) lack of coordination between various actors involved, (ii) humanitarian practitioners lacking expertise in social protection, (iii) social protection systems not designed to respond to crisis situations, (iv) lack of support from governments / local bodies, and (v) social protection processes and staff lack capacity to support humanitarian response. These findings are also partially confirmed by the current rapid review.

In the COVID-19 context, identifying options for linking humanitarian assistance and social protection became even more important than in the past. For instance, SPACE<sup>11</sup> helpline provides governments and their implementing partners with support in thinking through how to maintain or adapt existing systems and programmes to meet rapidly growing needs.

Their paper on *Identifying practical options for linking humanitarian assistance and social protection in the COVID-19 response*<sup>12</sup> not only provides valuable insights regarding potential strategies for linking humanitarian assistance to social protection along the delivery chain but also inspired the current review, on one hand, by raising critical questions at the level of policy, programme

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<sup>9</sup> Recommendation SPF R202: [https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100\\_INSTRUMENT\\_ID:3065524](https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_INSTRUMENT_ID:3065524)

<sup>10</sup> CaLP 2018, *The state of the World's cash report Cash transfer programming in humanitarian aid*, and similar findings confirming these challenges are also resumed in CaLP 2020, *The state of the World's cash report Cash transfer programming in humanitarian aid*.

<sup>11</sup> SPACE is a joint initiative of DFID's Better Assistance in Crises (BASIC) and Gender Responsive Social Protection (GSP) programmes and GIZ, funded by UKAid and the German Federal Ministry for Economic Cooperation and Development (BMZ)

<sup>12</sup> [https://socialprotection.org/sites/default/files/publications\\_files/SPACE\\_-2.PDF](https://socialprotection.org/sites/default/files/publications_files/SPACE_-2.PDF)

design, and administration and implementation regarding this coordination, and, on the other hand, by tailoring the recommendations, including further finetuning of the plan of action.

For the purpose of this research the CWG is at the core of the analysis, as it is both the best placed in terms data management regarding the cash transfers and the proper vehicle in articulating the research implementation from theoretical approach to ground realities. Notwithstanding, the role of OCHA country office is also of tremendous importance in terms of overall humanitarian coordination but with no operational role, as per its mandate. Another concertation instance is the Donors Group but with no particular focus in the analysis.

*According to the revised terms of reference (ToR) issued in July 2019, the National Cash Working Group (CWG) is set up as a sub-group of the Inter-Sector Coordination Group (ISCG). Either the CWG lead or co-lead seats at the ISCG to ensure the connection between the two coordination bodies, facilitate expertise dissemination across sectors and sector engagement in Cash and Vouchers Assistance (CVA). The national CWG provides technical support to strategic decision making related to CVA, including relationships with donors, government etc. To do this, the CWG should, where need arises, be represented as at the HCT meetings.*

According to its ToR, the CWG is managed by a lead and co-lead with their respective roles, but it is not clear on the concrete operational processes of this co-lead mechanism. The revision of previous versions of ToRs indicated that in March 2017 the creation of the CWG was a need identified by cash based assistance stakeholders following a technical-assistance field visit of CaLP and OCHA, also recommending the creation of sub-national level CWGs in Far North, Adamawa and East regions. At that time, WFP played the lead whereas the co-lead was under the responsibility of the International Rescue Committee. At present, WFP is the lead and Plan International is the co-lead.

All these aspects are very important since in the other analysed contexts this task distribution is quite well articulated in practice, although further adjustments could be envisioned, as in the case of Haiti, or is genuinely regulated with very specific protocols that allow for effectiveness and efficiency of actions, as in the case of Somalia. Overall, it is appreciated as a positive measure to have a double lead, with complementary responsibilities and knowledge; however, the CWG in Cameroon seems a structure that requires further consolidation, and the Somali model could be a great opportunity, as suggested by Somalia report (see section 3.2.5).

The main goal of the CWG is to lead an effective inter-sectoral cash coordination mechanism, working on the following action levels: (i) Strategy and policy, (ii) Coordination, (iii) Technical support, (iv) Communications and advocacy, and (v) Relations with sub-national CWG.

On the side of the social protection system, the PNPS established a broader coordination framework allowing for implementable measures at several levels: (i) creating an institutional piloting and coordination framework (IPCF) for the social protection system at central and decentralised level (with MINEPAT and MINAS, among others, as the main stakeholders in charge), (ii) develop and implement an adequate budget and a resource mobilisation strategy to consolidate the fiscal capacity of the strategy (with the Ministry of finances and MINEPAT in charge of the overall coordination), and (iii) an appropriate monitoring and evaluation system (with MINEPAT and MINAS supported by corresponding ministerial directorates in charge with assessing the social protection measures' impact).



## 2.5. Key challenges in reaching the most in need with cash transfers

The brief review presented above is far from being exhaustive as it was imposed by its very nature. Nevertheless, this information allows for a clear contextualisation in terms of policy and institutional setting around the provision of cash transfers to those in need, with a succinct analysis of potential leverages to be considered in formulating the recommendations. It was built upon the available documentation and some key recommendations in the inception phase.

From this point forward, the review systematically considers the information resulted from the KII and a series of additional documents and reports tackling in details the complexity of cash transfers delivery in the Cameroonian context in general, including the new requirements determined by the COVID-19 pandemic.

The following questions were identified as critical in the process of ensuring effective and efficient cash-based transfers:

- What are the targeting instruments in place, and COVID-19 adapted and how this relates to the registration processes?
- What payment channels exist and what is the available infrastructure to ensure effective delivery of payments to the ultimate beneficiaries?
- How the amount of aid is established (size of transfers) and how the humanitarian and social protection sizes are aligned?

### 2.5.1. Targeting and registration

In 2015 the few<sup>13</sup> social safety net programmes in Cameroon had a limited scope and coverage, and, with the exception of price subsidies, the ongoing programmes cover only a little more than 1% of the population and about two thirds of the targeted persons. Currently the SSN programme in Cameroon is led by the MINEPAT, with some involvement from MINAS and with the overall technical and financial support from the World Bank and started in 2013.

According to the World Bank<sup>14</sup>, the development objective of the SSN project for Cameroon is to support the establishment of a basic national safety net system including piloting targeted cash transfers and public works programs (cash for work) for the poorest and most vulnerable people in participating areas within the Recipient's territory. The project has three components: (i) project management, (ii) pilot cash transfer program with accompanying measures to boost household productivity, and (iii) the public works program pilot developing and piloting a labour-intensive public works program aimed to help vulnerable households deal with exogenous shocks (such as droughts or floods).

Targeting and registration are processes exposed to various challenges, and in the case of Cameroon are summarised as follows. The information relies on both personal opinions of the interviewees and counter-checked with evidence from the available documentation. However, the field research did not allow to collect exhaustive views and some details of information might be missing from the analysis. The HRP 2020 indicated a total of 576k PiN receiving multipurpose cash transfers.

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<sup>13</sup> World Bank and Agence Française de Développement, 2015, Del Ninno C. et Mills B. *Les filets sociaux en Afrique – Méthodes efficaces pour cibler les populations pauvres et vulnérables en Afrique*

<sup>14</sup> <https://projects.worldbank.org/en/projects-operations/project-detail/P128534?lang=en>

Table 1: MINAS information system to support targeting and registration

MINAS and MINEPAT / SSN (supported by the World Bank)	
Strengths	Paths for development
<ul style="list-style-type: none"> <li>The following World Bank supported project indicators could be considered for further assessments: (i) Development and implementation of an effective targeting mechanism for cash transfer programs, (ii) Development and implementation of a functional and effective management information system (MIS) system for the cash transfer and public works programs (cash for work), and (iii) Creation and implementation of a permanent SSN institution within the Government,</li> <li>The SSN programme<sup>15</sup> is implemented since 2012 when the PPR indicated that previous programmes didn't fulfil the requirements. It consists of: <ul style="list-style-type: none"> <li>Ordinary cash transfers</li> <li>Public works – labour intensive (cash for work),</li> <li>Emergency cash transfers</li> </ul> </li> <li>Between 2013 and 2022 the SSN programme targets 378k households out of which 196k households are for the period 2019-2022.</li> <li>The following targeting mechanisms are in place: geographical targeting, community targeting, proxy means tested (PMT) targeting, and reduced PMT.</li> </ul>	<ul style="list-style-type: none"> <li>Since the project is still adjusting, this section could not be considered for the review. However, the information below could be useful when assessing the project while making the SSN programme a reality for all the poor and vulnerable Cameroonian</li> </ul>

Table 2: OTHER information systems to support targeting and registration<sup>16</sup>

OTHER – main, and others	
Strengths	Paths for development
<ul style="list-style-type: none"> <li>UNHCR Transitional Safety Net (TSN) Cash pilot started in September 2018 serving +1800 households and expanded to +6900 households.</li> <li>The cash based assistance is mirrored to the SSN whose caseload includes 30% refugees (TSN 70%) and 70% local community (TSN 30%). Coordination starts with sharing the mapping of locations with highest refugee rate per population. Targeting criteria specifies that they should be households not covered by the national SSN, assistance by WFP or any other humanitarian assistance.</li> <li>Norwegian Refugee Council (NRC) closely work and complements with UNHCR whereas International Rescue Committee (IRC) complements this work with Unconditional Multi-Purpose Cash transfers to 1,945 households and Unconditional Cash Vouchers for Food and non-food items (NFI) to 1,485 households.</li> <li>The list is not exhaustive and surely may include additional organisations and modus operandi.</li> <li>All have an explicit age, gender, and disability disaggregation approach</li> </ul>	<ul style="list-style-type: none"> <li>Country mapping in other contexts identified paths for development that might be relevant for Cameroon too, but require further investigation: <ul style="list-style-type: none"> <li>Harmonise indexes (one to become national) with other indexes</li> <li>Ensure complementarity and data sharing protocols</li> <li>Ensure harmonisation with National ID system and Social Registry,</li> <li>Ensure technical reliability of data when connecting with other third party data systems</li> </ul> </li> </ul>

<sup>15</sup> According to the document "PRESENTATION DU PROJET FILETS SOCIAUX A LA REUNION DU CWG DU 06 MAI 2020", the presentation made by MINAS responsible person during the CWG of May 6<sup>th</sup>, 2020.

<sup>16</sup> Such as WFP's Digital Platform for Beneficiary and Transfer Management (SCOPE) is relevant for the review because of its broad scope.

The main priority for the future is to strengthen the national system by focusing on building a limited number of core SSN programs well targeted, easily scalable, and of a simple design that takes into account the current weak administrative and implementation capacity in the country; continue support the expansion of the social registry and improve delivery systems.

### 2.5.2. Payment channels and infrastructure

The CWG issued a guidance<sup>17</sup> in 2018, mentioning that cash and vouchers can be delivered either in electronic form (such as via mobile money) or as cash-in-hand or paper vouchers, considering the following delivery mechanisms used, to a certain extent, in Cameroon: Mobile money (Orange, MTN) for cash or electronic vouchers, Money transfer agents (Express Union, Money Express, etc.), Pre-paid cards (RedRose), Bank accounts (Ecobank), Direct cash (cash in hand, delivered by organization), etc.

According to the Macro Financial Assessment conducted by the World Food Programme in 2014, Cameroon is one of the stable economies in the Central African Economy and Monetary Community (CEMAC) zone; however, as a whole its financial sector is fairly small and highly concentrated<sup>18</sup> so hard to reach areas are also the most challenging because of the lack of financial service providers (FSP). The presence of few banks and weak infrastructure is likely to be surmounted by mobile banking, as mobile penetration is increasing steadily and mobile operators in the country are already offering mobile banking services.

### 2.5.3. Transfers size

Due to the geographical distribution of the parallel humanitarian crises affecting Cameroon, and the associated specificities and challenges, the calculation of the Minimum Expenditure Basket (MEB) is also geographically tailored, and the CWG is systematically working with the regional CWG in order to develop tailored approaches to socio-economic realities. Last MEB calculation<sup>19</sup> for Far North region dates in July 2020. Following a broad analytical, survey and consultative process carried out thru 2018, the CWG came up with the following distribution of needs / costs pe month per household:

Table 3: MEB 2019 (CWG calculation, Far North)

Items	Monthly costs per household 2018*
Food security	68,659
Non-food items	17,275
Shelter	3,550
WASH	4,613
Education	3,667
Health	4,421
Protection	626
Survival	7,004
Other	5,800
<b>Total</b>	<b>XFA115,614 / USD201</b>

\* rounded values in USD, based on an average of XFA574 for one USD

<sup>17</sup> Cash Transfer Programming in Cameroon, CWG, September 2018

<sup>18</sup> OCHA 2016, Cameroon CASH Country Profile

<sup>19</sup> CWG, 2019/2020, Révision du panier Minimum de dépense de Ménage Région de L'Extrême-Nord, Cameroun

Other calculations<sup>20</sup>, for instance in East, based on the estimates, indicated the food MEB component estimated as XAF 12,670 per person per month and the total non-food MEB is XAF 10,860 per person per month equivalent to XAF 65,160 for the six-member household per month. These figures were estimated using the adjusted expenditure for meeting the basic per capita energy requirement of 2,100 Kcal per day per adult while maintaining the acceptable percentage of energy from protein and fat food sources. During the analytical workshop, the non-food basket was also validated with the context and the needs of the population of interest. The total MEB is estimated as XAF 23,530 per person per month.

Regarding the transfers' size, MINAS put in place an articulated system tailoring the size of transfers per each of the programme's principal categories: (i) Ordinary cash transfers (OCT), (ii) Emergency cash transfers (ECT) and (iii) Public works – labour intensive (PWLI) or cash for work. The table below summarised the key elements of this system:

Table 4: MINAS transfers' sizes

MINAS			
Programme	Length	Number of payments	Total value per household*
OCT	24 months	12 (every 2 months)	XFA360,000 / USD630
ECT	12 months	6 (every 2 months)	XFA180,000 / USD315
PWLI	3 months	5 (every 2 weeks)	XFA78,000 / USD140

\* rounded values in USD, based on an average of XFA574 for one USD

Although the MEB is a critical factor when determining the transfer value, it does not always equal to the transfer value. This distinction is important because the MEB remains the same regardless of assistance and funding constraints. Most households have their own resources to meet some of their essential needs, so the transfer value might be less than the MEB value, covering the gap between own resources and other assistance received and the MEB. Therefore, in order to optimize the use of resources and targeting, it is always recommended<sup>21</sup> to measure the gap between the MEB and the affordability of the household itself (such as the own production or expenditure over their own earnings, etc.) or services received freely i.e. free education under access to universal free education etc. when designing the transfer values. In addition, since the MEB update is often carried out with significant delay, one approach to address this issue is to systematically articulate it with price fluctuation.

<sup>20</sup> WFP and UNHCR, 2020, Synopsis of the joint analysis workshop - Cash Working Group in Bertoua, Minimum Expenditure Basket (MEB) among the CAR refugees in the East, March 2020

<sup>21</sup> Ibid.



### 3. Towards a better coordination and strategy among all actors providing cash assistance in the benefit of the most in need during and post COVID-19 context

This review builds upon the Grand Bargain premise<sup>22</sup> that *using cash helps deliver greater choice and empowerment to affected people and strengthens local markets and acknowledges that often it remains underutilized. While it is not a panacea, and the context will ultimately define which tool to use, donors and aid organizations should routinely consider cash when evaluating response options and some donors may wish to scale up significantly. Cash cannot meet all needs: investment in public goods, including protection, education and health will still be needed. Delivering cash should, where possible and appropriate, use, link or align with local and national mechanisms such as social protection systems. It can have the greatest impact when delivered as a single multi-sector transfer, rather than broken into components for shelter, household goods etc. and may be complemented by in-kind assistance, specialized interventions, specific technical support, and vouchers. It should include new partnerships, be coordinated across aid organizations, and be delivered through common mechanisms. Preparedness, planning, and mapping measures are essential to ensuring that cash-based programming can be used to best effect.*

However, in practice, despite the continuous increase<sup>23</sup> in the use cash-based programming (*rapid growth of CVA continues, with a 100% increase from 2016 to 2019; alongside this, 91% of practitioners see increased donor support for CVA, and 85% believe it is now more systematically considered as a response tool*), one of the remaining challenges is the insufficient coordination to ensure proper effectiveness and efficiency. Global evidence<sup>24</sup> indicates that particularly with respect to commitment 3.5 of the Grand Bargain (ensure that coordination, delivery, and monitoring and evaluation mechanisms are put in place for cash transfers), the progress remained mixed, with a critical challenge in terms of operational coordination consisting in the lack of a global agreement with direct repercussions on country or crisis level of operations.

Consequently, this rapid analysis largely considers these findings and entirely acknowledges the limitations in addressing such systemic challenges. It also considers Cameroon's particularities as emerged from the desk review and, corroborated with the guidance from the interviewees, it identified a series of areas where progress is well-advanced, whereas in others consistent progress could be envisioned both in terms of reaching the most in need more effectively and consolidating the cooperation in the area of cash-based programming.

#### 3.1. Acknowledging the characteristics of the population in need

For 2020 there is a decrease in the overall PiN in 2020 in comparison to the number of people in need under the 2019 HRP, from 4.3 million to 3.9 million. While the number of people in need due to the crisis in the North West and South West has significantly increased from 1.3 million to 2.3 million, the number of people in need in the Far North and the East, North and Adamawa regions decreased significantly: from 1.9 million to 1 million in the Far North and from 1.1 million to 620,000 in the East, North and Adamawa regions.

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<sup>22</sup> <https://interagencystandingcommittee.org/increase-the-use-and-coordination-of-cash-based-programming>

<sup>23</sup> CaLP 2020, The state of the World's cash report Cash transfer programming in humanitarian aid

<sup>24</sup> Humanitarian Policy Group, Overseas Development Institute, 2020, Grand Bargain annual independent report 2020

While there are several factors which account for this decrease and are explored below, there has been a methodological change in the calculation of the PiN under the enhanced 2020 Humanitarian Programme Cycle (HPC) approach, hence a degree of cautiousness should be exercised when comparing the PiN 2019 and PiN 2020.

In the Far North, as a result of Boko Haram's attacks, thousands of people have been displaced since 2013 in a region that is experiencing recurrent droughts (2009 and 2011), floods (2010, 2012, 2014, 2019) and epidemics (cholera in 2018). The number of people internally displaced rose from 60,000 in December 2014 to nearly 300k in December 2019. Since the beginning of 2019, the Far North has witnessed a further resurgence in violence, leading to the new internal displacement of over 50k people. However, there is a decrease of almost 50% in the number of PiN under the 2019 Humanitarian Needs Overview (1.9M) and the 2020 Humanitarian Needs Overview (1M). This decrease has in large parts the result of a decrease of people projected to be food insecure in 2020. 1.3M people were in need of food assistance in 2019 while less than half, 475k, are projected to be food insecure in 2020. While important interventions in the food security sector have contributed to improve the food security situation in the Far North, the change of methodology to estimate people in food insecurity, from European Food Safety Authority for 2019 to the use of Cadre Harmonisé data for 2020, also contributes to the stark difference in the estimation of food insecure people.

The situation in the North West and South West regions, which started as social and political claims in 2016 and became a political crisis in 2017, is marked by violent clashes, and has led to a complex humanitarian emergency with 2.3 M PiN, due to further deterioration in the security situation and attacks on populations and their properties that has triggered more displacement and an increase in needs. Killings, arbitrary arrests, and sexual violence, including of women and children, is taking its toll on local communities. While at the end of 2018, 530k people were estimated to have been displaced due to the crisis, needs assessments carried out in 2019 indicate displacement of more than 720k – an increase of 30%. The number of people displaced within the two regions remained at around 450k between the assessments carried out in July 2018 and August 2019. However, the number of people displaced to other regions of Cameroon increased almost three-fold from 80k to 220k persons displaced to the Adamawa, Littoral, West, and Central regions. Including the PiN of urgent humanitarian assistance within the North West and South West (1.7M), assessments have shown that 600k internally displaced persons (IDPs) and host community members need assistance in the Littoral, West, and Central regions. Secondly, sectors have increased their capacity to assess the needs of the population in the North West and South West regions.

In eastern and northern regions, Cameroon hosts 270k refugees from Central African Republic (CAR). The vast majority fled to Cameroon in 2003/2004 and in 2013/2014. The influx of refugees is exerting significant pressure on already limited natural resources and basic social services in host areas, exacerbating pre-existing vulnerabilities. However, the low return intentions expressed by the refugees confirm the trend towards socio-economic integration. While the refugees and the host population first were in need of live-saving assistance, they now rather need support to strengthen their resilience through development interventions. However, the gradual decrease of humanitarian assistance and the insufficient level of funding for development projects negatively impacts access of vulnerable populations to basic services.

### 3.2. Articulating the assistance for effective and efficient cash transfers

The assistance tends to be fragmented not only between social protection and humanitarian sectors but also within each sector. There are critical challenges in terms of managing the lists of beneficiaries and generally it is estimated that in the current setting it is impossible to fully ensure complementarities between the approaches because of overlaps, redundancies, data protection, and difficulties in assessing whom and how many people may fall in between the systems, although these hindering factors are also assessed as of quite limited importance.

The complexity of challenges the population is facing requires, undoubtedly, a much more concerted approach, and the assistance should find a way to ensure smoother processes in terms of targeting and registration, adoption of payment channels compliant with security requirements and responding to population needs, and with adoption of standardised values (transfers size) of the assistance that promotes not only alleviating the critical suffering during the emergency but also a potential exit from the poverty cycle of exclusion and deprivation.

Therefore, articulating the assistance could become more effective if further analysis would pay careful attention to the perceived and existent challenges at the level of each function and corresponding group of stakeholders, with its specific role, as per suggested model below:

*Table 5: core functions and distribution of stakeholders' roles per area of responsibility*

Main function	Key role	Stakeholders
Social protection cash assistance	3.2.1. Effective implementation	Government (MINAS & MINEPAT)
	3.2.2. Support for consolidation / financing	World Bank
Humanitarian cash assistance	3.2.3. Provision	UN Agencies
	3.2.3. Provision	INGOs, NGOs
	3.2.4. Financing	Donors
	3.2.5. Coordination	CWG
Humanitarian coordination	3.2.6. Coordination (inter-cluster)	OCHA

#### 3.2.1. National social protection system

Whereas consistent efforts were deployed by the Government in order to make the PNPS effective and efficient, including with the support of international community, particularly the World Bank, a series of challenges still need to be addressed. Beyond the key challenges of reaching the most in need with cash transfers presented in chapter 2.5, a set of potential improvement paths were also identified. In addition, the KII also shed light on other complementary actions required, all summarised below:

- Further efforts from the international community in order to sensitise the Government about the advantages of cash transfers nationally are required, in a context where anecdotal information indicates the Government is not keen to deploy this measure with the exception of few geographical areas. COVID-19 context is particularly an opportunity to advance this.

- The PNPS provides the overall framework but an Operation Plan (OP) is required. OP should be both national and regional level, tailored based on regional needs. This is particularly important in the context where the PNPS already dates four years ago.
- Macro and micro interventions should be envisioned, including considering the different needs at household level,
- A minimum package of social protection could be a solution (pending further development) and the question of how to implement it is critical too.
- The precarity of the overall socioeconomic context is acknowledged. In this respect it is also acknowledged that the current cash transfers have no impact in terms of improving living conditions at long term.

### **3.2.2. World Bank support to strengthening national social protection system**

The World Bank's operations' focus is on helping the countries establish national social safety nets (SSN) programmes, all by looking into options for ensuring government owned and implemented programmes and providing technical assistance for the whole delivery process. The types of operations supported by the Bank in Cameroon were briefly described under chapter 2.3, laying the basis for potential opportunities to be considered when articulating the assistance for effective and efficient cash transfers: (i) An emerging strong partnerships with the UN Agencies, doubled by a great coordination potential under IDA18, including the potential to better link development and humanitarian work. (ii) Establishment of cash transfers delivery systems complemented by a Social Registry, harmonised with ID system, interconnected, (iii) Provision of technical assistance, technical tools, and technology.

### **3.2.3. Delivering cash transfers by UN Agencies, INGOs and NGOs**

Whereas a coordinated work seems the key characteristic of the collaboration between the three groups of stakeholders, the review didn't access sufficient evidence to confirm it. The issues of competition, sectoral approach and focus on own organisational interests, the lists of beneficiaries that are not interchanged, some questions about the targeting, or data security protocols, might be relevant aspects to be further investigated in this broad collaboration.

### **3.2.4. Financing the cash transfers – the donors**

Top 5 donors for humanitarian funding<sup>25</sup> in Cameroon and the corresponding share of funding for 2020 include: United States of America – 39.8%, European Commission – 16.7%, Central Emergency response Fund – 8.5%, United Kingdom – 6.1% and Japan – 5.9%. The largest UN recipient agencies are World Food Programme (WFP) – 44.7%, United Nations Children's Fund (UNICEF) – 9.3%, United Nations High Commissioner for refugees (UNHCR) – 3.6%, OCHA – 2.7%, and United Nations Population Fund (UNFPA) – 1.4%.

In line with CaLP 2020 (op- cit.) findings regarding the Common Donor Approach (CDA) as an indication of donor commitment and shared vision, the review in Cameroon revealed the willingness to work together. ECHO and USAID are the largest donors and agreed on cash transfer as the best approach to reach vulnerable, particularly in the COVID19 context. Further multipurpose cash include: ECHO, Swiss, DFID, UK, Canada, and Germany.

<sup>25</sup> <https://fts.unocha.org/countries/39/summary/2020>

### **3.2.5. Coordinating the humanitarian cash transfers – the CWG**

The CWG for Cameroon is well defined by its ToR regarding decision making and implementation processes and mechanisms, and is characterised by broad representation of all interested stakeholders. It fulfils both technical and strategic mandates and at the same time need to cope with specific challenges that may hamper the effectiveness and efficiency of a well-coordinated cash transfers model in Cameroon:

- The main challenge is the voluntary commitment of the staff in charge with the coordination and the overall functioning of the CWG. This situation is very different from the other analysed countries and the discussions with donors in Cameroon indicated the willingness to finance formal positions for CWG coordination that would ensure not only more effective and efficient management but also coherent responsibility and accountability mechanisms, besides an enhanced engagement. This is critical for Cameroon cash transfers community and should be of highest priority.
- CWGs were also created in each relevant region as they are more effective and efficient locally, by better knowing and understanding the local specificities but an overall better coordination and articulation with the work done by the central CWG is also required. This is critical for the country as the crises are localised.
- Whereas each agency (UN, INGO, NGO, etc.) is part of the CWG and has an interest in advancing the cash transfers, should also be acknowledged that each of these agencies has its own mandate too – which might be a burden in terms of coordination, but the evidence in this respect is still missing,

### **3.2.6. HRP structuring by sector/cluster is also prioritising multi-sectorial approaches; consequently, a multisectoral cash transfers approach would naturally emerge. Ensuring overall coordination of humanitarian aid – OCHA**

OCHA contributes to principled and effective humanitarian response in Cameroon through coordination, advocacy, policy development, information management, and humanitarian financing tools and services. However, OCHA in Cameroon is not a typical office presence in a context where in 2015, the Regional West and Central Africa OCHA put in place a team of humanitarian advisors (HAT – Humanitarian Advisory Team) at Yaoundé, followed by an antenna in Maroua in the North, as means to manage the triple crisis in the country.

Within a challenging operating environment, OCHA could play a critical role in consolidating the cooperation between humanitarian and development stakeholders, building upon the current partnerships such as between the World Bank and the UN Agencies. Further strengthening would eventually be envisioned since the context seems to require a stronger OCHA presence.

## **3.3. Promoting broad and strong cooperation between the actors**

The previous section indicates few prospects for enhancing the articulation between the stakeholders as means to ensure consistent, effective, and efficient assistance for those in need, and with the ultimate goal to leave no one behind / not receiving support. Both intrinsic and extrinsic factors determine a series of challenges to ensure smoother articulation and on top



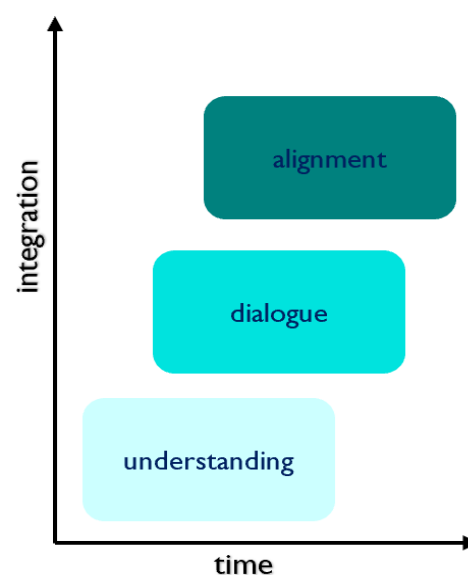
of all the most important challenge is that the articulation largely depends on the (good) will of stakeholders to cooperate and join efforts to reach common goals.

Bringing together humanitarian and development work, namely better linking humanitarian assistance and social protection might be considered an ongoing dilemma, including in contexts with merely nascent social protection system. Nevertheless, despite the divide in terms of 'business models', the two approaches could (and should) find bridges for more articulated cooperation. Identifying practical options for linking humanitarian assistance and social protection in the COVID-19 response (SPACE, 2020 op. cit.) is one approach considered by this review and in the same time the realities of Cameroon indicate that these practical options could genuinely contribute to preparing a future and so needed articulation between the humanitarian assistance – strongly developed, and the social protection – just about to grow.

Broader and stronger cooperation also requires better understanding, consolidated dialogue, and further adjustments to ensure effective alignment. In simple words, this requires sharing information and best practices as a first step of action. The initial understanding derived could then be enhanced through dialogue and entry points for linking up activities could be further explored. Based on the practical experiences a better alignment could be achieved between systems of the various stakeholders working on humanitarian cash and social protection.

This approach (see at the right Figure I, inspired by BASIC – Better Assistance in Crises<sup>26</sup>) does not exclude the SPACE proposed framework (see at next page Figure 2) but simply capitalise better the information available through this rapid review.

Figure I: Nexus integration process



Source: BASIC – Better Assistance in Crises

This review is also a great opportunity for the country actors to explore more the proposed practical options for humanitarian and social protection linkage along the delivery chain with the graphic illustration of theoretical example from a country context. Adapted from *Unbundled : A Framework for Connecting Safety Nets and Humanitarian Assistance in Refugee Settings*<sup>27</sup> and TRANSFORM (forthcoming), it proposes choices of system 'strengths' for both sectors, but considering they are only indicative and would vary significantly from country to country, hence requiring assessment to determine the extent to which these can be leveraged.

<sup>26</sup> BASIC 2019, *Mapping Linkages of Humanitarian Cash Transfers and Social Protection in Borno, Adamawa and Yobe (BAY) States, Nigeria*

<sup>27</sup> <https://documents.worldbank.org/en/publication/documents-reports/documentdetail/970701569569181651/unbundled-a-framework-for-connecting-safety-nets-and-humanitarian-assistance-in-refugee-settings>

Figure 2: SPACE practical options (including source as per explanation above)

HUMANITARIAN/EMERGENCY					SOCIAL PROTECTION			
'WEAK'		➔ 'STRONG'			'WEAK'		➔ 'STRONG'	
Policy								
		X		\$	Financing		X	
	X			⚖️	Legal & Policy Frameworks			X
		X		🏛️	Governance & Coordination		X	
			X	👥	Capacity (cutting across all)	X		
Programme design								
			X	📋	Vulnerability Assessment	X		
		X		🎯	Targeting (eligibility setting)			X
			X	💰	Transfer Value, Frequency, modality		X	
	X			📝	Conditionality		X	
Administration/Implementation								
			X	📁	Information Systems			X
			X	📈	Price & Market Analysis	X		
			X	👥	Outreach & comms	X		
		X		📄	Registration and enrolment			X
		X		💳	Payments & Service Delivery			X
		X		⚖️	Do No Harm, Protection, Accountability, Grievance		X	
			X	🔍	Monitoring and Evaluation		X	

### 3.4. Delivering results, particularly for the most in need

Based on these theoretical models above and considering the available information from desk review and KII, this report could draft an “ideal” model of coordination and cooperation, as a potential scenario to be further investigated by the country stakeholders and potentially operationalised through a concrete action plan. Complementarily, the suggested action points for consolidating a plan of action under chapter 4 of the report are also an opportunity for the Somali stakeholders to look further into new prospects for development of the nexus integration process.

#### 3.4.1. Understanding

Does the government have the capacity to manage the SSN programme? Does the World Bank only work with the governments and ignores the humanitarian actors? Do UN Agencies exclusively work in their own area of interest and avoid cross-cutting approaches? Are the (I)NGOs less involved in broader processes or have less voice than other providers (UN)? Do donors work separately and have no interest in articulating their focus? Is the CWG inclusive with the entire diversity of stakeholders and initiatives? Is OCHA solely considering the importance of humanitarian action and ignores the need to better connect with the development sector?

These questions – and many similar others – indicate the types of prejudice that might exist at the level of each of the seven groups of stakeholders considered for this analysis. Some of the preconceptions might be intricately linked to objective realities and others might just simply stand as the “subjective” approaches each stakeholder might have regarding the others. At the same time, they all indicate the need for an objective understating of “the situation of the other” and invite to further investigation allowing for a more accurate understating of “the others”, with inner strengths and weakness and considering the outer opportunities and threats. Without pretending an exhaustive SWOT<sup>28</sup> analysis (it was not the purpose of the review), the following framing allows for a SWOT type understanding of how each stakeholder could be better engaged in the nexus integration process.

### **Targeting and registration:**

A range of targeting mechanisms are employed to identify beneficiaries for the cash-based humanitarian and social protection programmes. Whereas a national vulnerability index is in place, the importance of collaborating with both county authorities and of communities is well acknowledged by all the development and humanitarian stakeholders.

The lack of a social registry might be the biggest burden of the system, and the perspectives for its further development could not be foreseen earlier that mid- or long-term timespan. With this challenge in mind, and also considering the difficulties added by the COVID-19 restrictions, the review could identify the following strengths, weaknesses, opportunities, and threats in terms of targeting and registration in Cameroon:

Table 6: Summary SWOT for targeting and registration (H – humanitarian, SP – social protection)

Strengths		Weaknesses	
Vulnerability indexes in place (H and SP) Complementary geographical targeting (H and SP)  Reach of an important share of population by H  Age, gender, and disability data disaggregation		H and SP indexes require further harmonisation Geographical targeting requires further extension and reach entire country However, important share of population needs assistance as they are not reached SP does not include IDPs, refugees and/or undocumented persons CWG is well placed to ensure better coordination but lack resources and capacity	
Targeting and registration			
PNPS of the Government of Cameroon  SSN and social registry (MINEPAT/MINAS with World Bank support) Humanitarian experience could input the design of a shock-responsive SP system component CWG is well placed to ensure better coordination and its further development might be financed by selected interested donors		Lack of an operational plan for PNPS, both at national and country levels Actors unwilling to cooperate with the Government or the World Bank Lack of programmes and/or unwillingness of the Government to adapt the SP system Not all stakeholders are willing to grant an important role to the CWG	
Opportunities		Threats	

<sup>28</sup> Strengths, Weaknesses, Opportunities and Threats

## Payment channels and infrastructure

There is new evidence available on the types of payment channels and infrastructure to be developed in order to ensure effective deployment of the cash transfers on the ground, and reach all in need. The challenges are mainly at regional level, since many of them are confronted with issues not specific in other areas, such as the presence of FSP in Yaoundé but not in remote areas which are also crisis and conflict areas.

Table 7: Summary SWOT for payment channels and infrastructure (H – humanitarian, SP – social protection)

Strengths	Weaknesses
A number of Payment Service Providers (PSP) provide products and services that could be easily adapted for use within the social protection payment context, with the condition of strategizing the approach,	PSP operate under difficult circumstances in various regions  MINAS Information Management System (IMS) needs to be consolidated
Payment channels and infrastructure	
Significant development of electronic and mobile payment.	Fail to develop and implement innovative models (see bibliography marked with *)
Opportunities	Threats

## Transfer size

Adjusting and aligning the size of the transfer could consider the following recommendations:

- Try as much as possible (particularly all the humanitarian stakeholders) to harmonise the size of transfer with the MEB, based on the guidance from the CWG,
- Project and programme implementors need to establish whether the purpose of the transfer is humanitarian, livelihood building or providing a safety net, and set transfer amounts accordingly,
- In a development context, it is recommended that regular social protection cash transfers provided for safety net purposes to the extreme poor and most vulnerable, are aligned with the national cash transfer programme base value.

### 3.4.2. Dialogue and coordination

Although limited in time and with the consideration of only few stakeholders, the review process (plan, collect, interview, consult, etc.) clearly indicated that dialogue and efforts for enhancing the coordination is ongoing in Cameroon. Probably one missing opportunity of the review, mainly determined by its very nature, was to be able to engage with a broader variety of stakeholders, particularly from the Governmental side and with more numerous entities per each category of stakeholder. However, it is important to mention on the Government side that the dialogue with the World Bank, as key Governmental counterpart in developing the SSN programme and the social registry indicated a quite high interest from the state / Government to advance the processes even though systemic challenges need to be further addresses (see sections 2.3. and 3.2.1).

The following topics could be considered for strengthening the dialogue and coordination:

- Build upon the broad representation of stakeholders in the CWG of Cameroon and consolidate the dialogue through this unique instance. Focus on the role of the regional CWGs and consolidate the articulation among all,
- Consolidate CWG capacity as per suggested model under section 3.2.5,
- Establish clear roles and responsibilities but also accountability mechanisms that contribute to reducing the redundancies, avoiding the role duplication, and growing and nurturing the co-responsibility,
- Any cash-based intervention should benefit from a broad consultation of stakeholders, from both humanitarian and development sectors, therefore a sustained dialogue should be at the core too, particularly with the Government counterparts,
- The coordination does not work alone. It requires establishment of milestones and concrete actions; in the end it requires an articulated work plan to track progress of key tasks aimed at greater coordination,
- The coordination is bidimensional: it involves the stakeholders on a horizontal basis (i.e. the seven categories of stakeholders considered for the review) but needs to be thought vertically too – local, county, commune, and if possible, community level, as it has been seen in many examples shared by the interviewees,
- Institutional focus should be sought by all relevant humanitarian and development stakeholders; in other words, working jointly with same Governmental stakeholders, including aiming to strengthen their capacities is highly recommended.

### **3.4.3. Alignment**

The theory of change for how humanitarian actors can link with, and contribute to, building emerging national systems needs more attention. Oxford Policy Management defines<sup>29</sup> alignment as *aligning elements of social protection (or disaster risk reduction) and humanitarian interventions with one another, for influencing future social protection system development and/or integration of the humanitarian caseload. While there are different ways that existing social protection systems can be used, and rationale for doing so, are clear and tangible, ‘alignment’ remains ill-defined. It has become a catch-all term for a range of activities that could contribute to system building, however, it is not always clear what is being aligned, or for what purpose.*

With these findings of the last World cash report (2020 op. cit.), the current review intends to move a bit further and proposes to look into some suggested action points that consider the COVID-19 context and also anticipate potential scale-up scenarios.

Such suggestions come from the country stakeholders and are “refined” with the last global findings, which is an analytical manner adopted throughout the entire report. Nevertheless, such scenarios or proposals have a significant subjective character, and all emerge in the particular COVID-19 context: for this reason, in their large majority, they would also require further in-depth analysis, and assessment of feasibility and potential testing.

It is strongly suggested to rely on the proposed action points and develop a full operational plan of action for Cameroon in the area of cash transfers, both humanitarian and SP.

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<sup>29</sup> CaLP 2020, The state of the World's cash report Cash transfer programming in humanitarian aid

The following suggestions emerged during the field research phase:

- OCHA is perceived not only as the main humanitarian coordinating actor but also as an important leveraging one. Its neutral positioning could build trust and help better engagement of all relevant stakeholders but its own capacity, particularly in terms of staff, would require further consolidation,
- MINAS will pursue its development and would need to articulate more in details all its interventions in line with the practices on the ground and with the joint support from the large variety of stakeholders from all sectors. MINEPAT has a critical coordination role in the area and therefore the two ministries should closely articulate their actions,
- The WORLD BANK is progressively engaging not only with the Government but also with the UN Agencies. This is an opportunity to develop extended partnerships and identify ways to coordinate and harmonise various organisational mandates. Moreover, the new engagements at operations level in Cameroon invite to further analysis and understanding, hence a detailed documented case-study on the new business models and potential implications for scale-up could be highly relevant,
- Delivering cash transfers by UN AGENCIES and the (I)NGOs would need to consider not only the opportunities mentioned above but also to address those internal challenges, such as sharing information and data, or revision and adaptation of data security protocols, in order to increase their efficiency,
- The CWG would have a critical though difficult role to play in coordinating the cash transfers (sectorial approach, mandate specific, etc.). Nevertheless, it has significant strengths, both strategic and technical, to be deployed in a more systematic manner, particularly if the group of donors would consider its need for consolidation,
- The group of DONORS could further envision ways in supporting the nexus integration process, as means to sustainably contribute to HCVA consolidation and also to better harmonising with the SSN. Moreover, the group of donors is definitely opened to respond to concrete and articulated demands from the variety of stakeholders on the ground, particularly from the CWG, with the condition of clear focus and coordination among them. Global-level strategic decision might consider the significant underfunding the humanitarian sector is facing in Cameroon.



## 4. Consolidated highlights / recommended course of action

This chapter summarises the main findings of the review by grouping them into two main categories, in line with the structure of the report: (i) the first category is ‘the current status of operations’ as reflected by chapter two, where the approach was rather of a stock-taking of the typical way of doing business and (ii) the second category is ‘the potentially adjusted status of operations’ as reflected by chapter three, where the approach investigated, with the support of the key informants, potential paths to follow in order to advance a more effective, efficient and consolidated cash transfers delivery, particularly in the COVID-19 context and beyond.

Since it was a rapid exploratory review, with all its inherent limitations, this chapter is designed with a learning by doing focus, aiming to underline potential lessons learnt, and also to propose new knowledge generation paths, including suggesting further investigations in some particular areas. Therefore, a ‘main findings → conclusions → recommendations’ structure seemed less appropriate, whereas an ‘action points → review and implement → further consolidation’ structure seems more suitable.

### 4.1. Summary of findings

The steering & advisory group (see Annex 4) for this assignment set up a review matrix that guided the research throughout all its phases. Structured in eight sections, this matrix provides the proper structure for systematising and synthesising the main findings, as follows:

1. Targeting criteria	
Current status:	Several thresholds coexist, mainly regional tailored Multi-dimensional poverty and deprivation, AGD approach in place COVID-19 did not affected the threshold determination Geographical coverage per type of response and complementarity of approaches The needs are higher in urban areas where COVID-19 hits harder
Adjusted status Opportunities	The COVID impact is mostly socioeconomic while humanitarian assistance doesn't always capture profile or socio-economic data in an agreed manner. Many assessments were done – some joint, some were not; resources could/should be more efficiently used and response more coordinated to increase impact.

2. Beneficiary lists	
Current status:	There is no consolidated list of people in need, each organisation has its own list There is information sharing in terms of areas of intervention and targeted households (to avoid geographical overlapping and duplication) but without list sharing In a context of enormous needs, the risks of overlapping are assessed as minimal and the biggest risk is not having the funds to cover for the needs of those already identified Including for groups of IDP or refugees there is a joint, complementary approach between humanitarian and SSN systems.
Adjusted status Opportunities	Developing the Official Social Registry (OSR) Making compatible the existing registry systems with the OSR, in view of further transfer of data and information and consolidation of national system Engaging in joint data sharing protocols and assessing all data security implications Generating appropriate delivery monitoring: geographical coverage (maps) and categories of beneficiaries (build upon existing age, gender, and disability AGD approaches)

### 3. Reach of social transfers

Current status:	Regular state social protection reaches a small share (about 15%) of the population in need estimated at over 8M people in poverty Transfer value humanitarian actors is 3 to 10 times transfer value of social protection Family allocation increased from XAF2,800 to XAF4,500 while transaction costs were suspended <sup>30</sup> in COVID-19 context
Adjusted status	Revise transfer value in line with MEB (price fluctuation)
Opportunities	Expand as much as possible to all people in need

### 4. Linkages between social protection and humanitarian CVA

Current status:	Fragile cooperation between humanitarian and social protection stakeholders in the area of CVA, with a recent tendency for improvement (new programmes & stakeholders) IPCF of PNPS, jointly with World Bank play coordination role, CWG supports The PNPS is an opportunity for better linkages, if operational plan is developed
Adjusted status	Social Safety Net programme (MINEPAT/MINAS with World Bank support) New Social Registry (MINEPAT/MINAS with World Bank support) Developing Operational Plan or PNPS at national and county levels
Opportunities	CWG to be strengthened with donor's support and closely cooperate with IPCF CWG to incorporate to the maximum extent all targeting, registration, payment, and transfers size recommendations, followed by similar SP measures with the support of IPCF OCHA to play a consolidated strategic coordination role

### 5. Reach of humanitarian CVA

Current status:	About 576k people receive HCVA, about 15% of 3.9M PiN identified by HRP No particular scale-up is envisioned in COVID-19 context No potential overlap with SP Many gaps remain and fulfilling the needs depends on funds availability
Adjusted status	Cameroon humanitarian intervention suffers from significant underfunding and potential additional funds would not only be vital in the COVID-19 context but also to ensure HRP has an implementable perspective.
Opportunities	

### 6. Remaining gaps

Current status:	It is difficult, if not impossible, in the current context to respond to the question: Who exactly are the people in need not currently reached through social transfers or humanitarian CVA? Particularly in the context of a rapid exploratory review. The review indicates that millions are in need in both in H and/or SP sectors (see details at 4.3)
Adjusted status	A potential option would be to engage with a third party who would carefully collect all available data from all operators in Cameroon and provide a clear picture of the current status of CVA, per geographical area and categories of population, including the distribution among the main groups of stakeholders. This is probably the most critical aspect of CVA delivery in Cameroon (and also in the other studied countries) and would require strategic decision at the level of main counterparts.
Opportunities	

<sup>30</sup> Social Protection and Jobs Responses to COVID-19: A Real-Time Review of Country Measures, July 2020, Gentilini, U et al.

## 7. Options for reaching those who fall in-between the systems

Current status:	Previous point clearly indicates the difficulty in assessing the needs (how many?) In addition, the humanitarian action in Cameroon is already the least funded in Africa
Adjusted status Opportunities	A number of Financial Service Providers (FSP) provide products and services that could be easily adapted for use within the social protection payment context, with the condition of strategizing the approach. Payment infrastructure should be developed and alternative channels (e-money, etc.) considered, particularly in the COVID-19 contexts.

## 8. Coordination and management

Current status:	There are strong premises for a consistent coordination, despite the divergent (in the sense of subjective, organisation-oriented) interest of each stakeholder. CWG, IPCF and OCHA would play an important role in ensuring coordination All other groups of stakeholders also have an important role to play
Adjusted status Opportunities	OCHA to play a leveraging role, based on its neutral positioning, MINAS and MINEPAT to systematically articulate its interventions in line with the (humanitarian) practices on the ground and with the joint support from the large variety of stakeholders from all sectors, The WORLD BANK to extend its partnerships and identify ways to coordinate and harmonise various organisational mandates, UN AGENCIES and the (I)NGOs to continue delivering cash transfers and also to address internal challenges, particularly related to sharing information and data The CWG has a critical though particularly difficult role to play in coordinating the cash transfers, mainly because of the specific challenges: sectorial approach, mandate specific interventions, sometimes competition, etc. but also its own effective capacity that needs to be consolidated The DONORS to support both the identified needs at the level of beneficiary population and the systemic challenges of cooperation (consolidate CWG) that could benefit from funding to ensure further adjustments to lead to effective, efficient, and harmonised approach to CVA.

### 4.2. Suggested action points as a plan to reach all in need with CVA in the COVID-19 context and beyond

Probably the most critical question of the review is to identify the key issues affecting scaleup. The obvious answer would be that all eight points above are issues to be addressed. The table below summarises these points and proposes potential action points to address these challenges in a systemic manner. It includes essential information only, as the details are already presented in the report, and the following coding was adopted:

- **Timespan:** short-term = 3 months, mid-term = 6+ months, long-term = 1+ year,
- **Resources:** available = potentially available through ongoing operations but requires additional assessment, necessary = some information whether they are not currently available exist but is not assessed,
- **SPACE articulation:** Policy – P1 = financing, P2 = Legal & Policy Frameworks, P3 = Governance & Coordination, P4 = Capacity; Programme Design – PD1 = Vulnerability Assessment, PD2 = Targeting, PD3 = Transfer value, PD4 = Conditionality; Administration/Implementation – AI1 = Information systems, AI2 = Price & Market Analysis, AI3 = Outreach & Communications, AI4 = Registration and Enrolment, AI5 = Payments & Service Delivery, AI6 = Do not harm & Protection & Accountability & Grievance redress, AI7 = Monitoring & Evaluation. Selected items are considered the most important and urgent.

Table 8: action points to reach all in need with CVA in the COVID-19 context and beyond

Key actions	Who's in charge	Timespan	Resources	Potential blockers	SPACE articulation
<b>1. Ensure appropriate targeting</b>	MINAS, MINEPAT to coordinate, World Bank to support and CWG to provide technical advice	Short-term Mid-term	Partially Available	Inertia, keep several indexes Lack of sufficient resources Hard-reaching remote areas Conflict	P1, P2, P3, PD2, PD3, PD4 AI1, AI2, AI4, AI7
<b>2. Achieve consolidated lists of beneficiaries</b>	CWG together with IPCF coordinates and all other stakeholders implement	Mid-term	Partially Available	ID system dysfunctional Slow development of the Social registry Fail to revise data protocols Fragile, uncoordinated M&E	P3  AI1, AI3, AI4, AI7
<b>3. Expand social transfers (SP)</b>	MINEPAT and MINAS with World Bank support coordinate. UN Agencies also support	Long-term	Available	Lack of funding, low capacity to to revise transfers value	P1, P2, P3, P4 PD1, PD2, PD3, PD4
<b>4. Better link humanitarian and SP CVA</b>	OCHA, MINEPAT, MINAS, and World Bank coordinate. CWG and IPCF provide support	Short-term Mid-term	Partially Available	Fail to develop an operational plan for the new PNPS Resistance from stakeholder to commit to broader revision processes	P3  AI3, AI7
<b>5. Guarantee proper reach of humanitarian CVA</b>	OCHA to coordinate, CWG to implement and advocate for funds towards the donors	Short-term	Necessary	Insufficient funding Potential redundancies (no scientific, objective evidence regarding the low risks of overlapping and duplications)	  AI1, AI4, AI6, AI7
<b>6. Reaching the invisible (filling the gaps)</b>	MINEPAT, MINAS, OCHA and World Bank to coordinate. CWG and IPCF to support.	Mid-term	Necessary	Fail to engage with a third party: collect all available data / all operators / provide a clear picture of the current status of CVA (full data disaggregation)	P1, P4 PD1 AI7
<b>7. Develop the payment infrastructure and approaches</b>	MINEPAT, MINAS to coordinate, FSP and donors to support.	Long-term	Necessary	Fail to use available evidence from various actors regarding the new payment channels and their feasibility in various contexts	P1, P4 PD3 AI1, AI2, AI7
<b>8. Coordination and management for scale-up</b>	All stakeholders and identify the leading / coordination role	Mid-term Long-term	Available	The emergency situation / high demand for rapid response from each actor may lead to maintaining sectoral approaches and failing to seize the momentum	P2, P3

### **4.3. What next in humanitarian and development COVID-19 action?**

Going back to the initial questions of the rapid review – *How to better channel the aid, scale-up and reach those in need in the COVID-19 context?* and *How to better coordinate between the humanitarian and development sectors?* – this rapid exploratory review finds that there is important potential to scale up cash assistance to those in need in the context of Cameroon and that systemic challenges should progressively be addressed in the immediate, medium and long term, in line with the suggested action points and considering the identified current status and the adjusted status and opportunities.

#### ***Channel the aid, scale-up and reach those in need:***

Cash assistance currently delivered through humanitarian channels reaches over 576k people in need, which is roughly 15% (PiN) identified by the HRP updated for 2020 (i.e. 3.9MPiN). Potential impact of COVID-19 is, however, estimated to impact 6.2M people while the total PiN targeted by HRP in 2020 is 3.4M.

Cash assistance currently delivered through social protection mechanisms (SSN) put in place is planned to reach 378k households by 2022. The process is ongoing starting in 2013 without the possibility to assess how many are currently effectively reached, knowing that 196k households are planned between 2019-2022.

Therefore, an estimate of about 200k households could be currently reached and at an average six persons per household the total would sum up 1.2M individuals or roughly 0.5% of the total population. Since the last estimates for Cameroon indicate that 8.1M are below the poverty rate, the reach by SSN cash transfers would totalise roughly 15% of those under poverty rate.

Therefore, there is high potential for significant scale-up, depending not only on additional funding available but also on how the operations on the ground would be effectively deployed, in line with the proposed action points and the corresponding adjustments the local stakeholders should bring at operational level. From the humanitarian perspective, there is potential to reach with cash transfers an additional 3.3M PiN, whereas through the SSN system additional 6.9M people would be reached with cash transfers as social protection measures.

#### ***Better coordinate between humanitarian and development sectors:***

The table in section 4.2 summarises key provisioned action points but is far from being an action plan. This is to be developed by each country relying on a coordinated and effective system of responsibilities and accountability and based on solid information management systems. This will also require specific additional resources and strategic decision taken based on standard operationalisation processes. Whereas the deployment of cash transfers would progressively advance in line with the funds' availability and the available programmatic infrastructure, the stakeholders would also progressively implement the recommendations in terms of action points mentioned in the table above. In operationalising the plan, the stakeholders may consider the following recommendations:

- Cameroon is a lower middle-income country and, at least from this perspective, is way more developed than the other countries in the study. However, Cameroon is also confronted with complex humanitarian crises, leaving millions of PiN in urgent need, be they refugees, IDPs or severely affected by violence and poverty. Its current SSN system is not yet able to cope with the huge demand of assistance and the complementary with and tailored humanitarian aid comes to supplement these tremendous needs.
- Moreover, at Governmental level, there is little confidence in the effectiveness and efficiency of the cash transfers in general, and particularly in some of the humanitarian contexts. Nevertheless, there is also clear evidence that cash transfers are the only ways in alleviating significant sufferance of PiN, hence a good case to better inform and sensitise the Government against such positive results.
- The Government already has capacity in dealing with the SP reform, although further improvements are to be envisioned. More than anything, there is an important need in better articulating social protection within the governmental system and among the relevant ministries but also with the humanitarian action.
- Regarding the aid to reach the most vulnerable at short term, a potential scenario would be to pilot funds channelling through cash actors with existing cash programmes and systems that would rapidly be able to disburse funds, in a configuration to be agreed on at country level. This should also be articulated with the current Government programmes and the support provided by the World Bank to consolidate the SSN system.
- OCHA, with its humanitarian coordination function, is best placed in ensuring potential linkages with development actors such as the World Bank, both as a global commitment and as an operational scenario in Cameroon. Further coordination with IPCF and CWG at technical level is also recommended.
- More PiN but who are currently invisible to either of the systems could also be reached with cash transfers if the right articulation between the systems is operated. This requires a multi stakeholder approach, involving Government, the World Bank, UN agencies (including OCHA), (I)NGOs and the Donors.
- One of the most critical challenges from the humanitarian perspective is the fragility of the CWG in terms of effective operability. In other words, the CWG is quite well regulated at conceptual level but when it comes to establish clear responsibility and accountability frameworks it still requires significant improvements, achievable particularly through tailored funding of the lead and co-lead positions. There is willingness from the donors to support this advancement and there is also a need to reach a clear commitment and operational proposal from the relevant stakeholders on how the CWG could work effectively and efficiently, including being accountable for its actions and also guaranteeing proper coordination among country and regional CWGs.

At the core of the articulated humanitarian and development approach should be the mid and long-term desideratum of strong and efficient national systems able to address the needs of their population. If we assume the aid channelling is successful at very short term as mentioned, then it could also serve as the premise for further consolidation of humanitarian and development nexus.



## Annex I – list of KII respondents

Key Informant Interviews Respondents	
Person	Organisation
Mr Njomo NGOUPEYOU	MINAS
Mr Erkin MAMADALIEV Mr Ugo GENTILINI	The World Bank
Ms Amayel SOW	UNHCR
Ms Judith TSAFACK-SONNÉ	NRC
Mr Daniel MARTIN Mr. Drissa AKOU	IRC
Mr Issa BITANG	USAID
Mr Solomon ASEA Mr Laksiri NANAYAKKARA Mr Thierry NDAYI	CWG (WFP)
Ms Victoria MARTINEZ Mr Joseph Claude AMOUGOU OWONO	OCHA

## Annex 2 – implementation schedule for KKI all countries

Country time zone				THU	FRI		MON	TUE	WED	THU	FRI		MON	TUE
Cameroon	Haiti	Somalia	BCN	16/07/2020	17/07/2020		20/07/2020	21/07/2020	22/07/2020	23/07/2020	24/07/2020		27/07/2020	28/07/2020
		10:00	9:00										Ahmed Abukar, Hassan Anshur, MoHADM, Somalia	
9:00		11:00	10:00								Issa Bitang, USAID, Cameroon			Cindy Isaac OCHA, Somalia
10:00		12:00	11:00								Kaitlyn Scott, Somali Cash Consortium, CWG Cochair		Mary Karanja, Somalia CWG/WFP	
11:00		13:00	12:00								Ngoupeyou Njomo PFS, Cameroon			Emily Mkungo USAID, Somalia
14:00	9:00	16:00	15:00		Judith Sonne, NRC, Cameroon,		Victoria Martinez, OCHA, Cameroon	Nathalie Brisson, Carine Roenen, Fonkoze, Haiti		Amayel Sow, UNHCR, Cameroon (written)	Giuseppe Scollo - ECHO, Haiti			
15:00	10:00	17:00	16:00	Joint call, World Bank HQ + Cameroon & Haiti	Chad Anderson, Save the Children, Somalia		Clément Rouquette, WFP HAITI, CWG			Pierre Ricot Odney, MAST (SP) Haiti			Christian Cricboom (OCHA) Haiti	Daniel Martin - IRC, Cameroon
16:00	11:00	18:00	17:00		Afrah Alawi Al-Ahmadi (WB) Somalia (linked to joint call)		Solomon Asea WFP (CWG) Cameroon			Cassendy Charles, MercyCorps, Haiti	Pascale François, UNDP, Haiti			

## Annex 3 – list of participants to review / feedback process

Key Informant Interviews Respondents	
Person	Organisation
Mr Njomo NGOUPEYOU	MINAS
Mr Erkin MAMADALIEV Mr Ugo GENTILINI	The World Bank
Ms Amayel SOW	UNHCR
Ms Judith TSAFACK-SONNÉ	NRC
Mr Daniel MARTIN Mr. Drissa AKOU	IRC
Mr Issa BITANG	USAID
Mr Solomon ASEA Mr Laksiri NANAYAKKARA Mr Thierry NDAYI	CWG (WFP)
Country based steering group members for the review	
Person	Organisation
Mr Solomon ASEA Mr Laksiri NANAYAKKARA Mr Thierry NDAYI	CWG (WFP)
Ms Victoria MARTINEZ Mr Joseph Claude AMOUGOU OWONO	OCHA
CaLP and OCHA	
Person	Organisation
Ms Louise GENTZEL	OCHA HQ
Ms Nathalie KLEIN	CaLP West and Central Africa

## Annex 4 – members of steering and advisory group for the assignment

CaLP and OCHA steering and advisory group	
Person	Organisation
Mr Georgios FRANTZIS	CaLP MENA
Ms Louise GENTZEL	OCHA HQ
Ms Julie LAWSON-MCDOWALL	CaLP KM & RC
Ms Diksha RANA	CaLP MENA
Ms Sophie THOLSTRUP	CaLP HQ
Ms Lynn YOSHIKAWA	CaLP Americas

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