

THE SOMALIA CASH CONSORTIUM

STUDY ON CASH AND PROTECTION IN SOMALIA

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Save the Children

Compiled for Somalia Cash Consortium by

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PRASOL CONSULT

TABLE OF CONTENTS

ABBREVIATIONS / ACCRONYMS	5
THE EXECUTIVE SUMMARY	6
1. INTRODUCTION	12
HUMANITARIAN PROTECTION AND CONTEXT	12
STUDY OBJECTIVE	12
STUDY ASSUMPTIONS AND PURPOSE	13
METHODOLOGY	13
2. RESEARCH FINDINGS AND ANALYSIS	14
POSITIVE IMPACT	14
NEGATIVE IMPACT	31
3. BEST PRACTICES FOR UNCONDITIONAL CASH TRANSFERS AND PROTECTION	33
4. RECOMMENDATIONS	34
4.1 GENERAL RECOMMENDATIONS	34
4.2 SPECIFIC RECOMMENDATIONS ON PROTECTION	35
4.3 SPECIFIC RECOMMENDATIONS ON CASH TRANSFERS.....	35
ANNEXES	37
ANNEX 1: TERMS OF REFERENCE	37
ANNEX 2: WORK PLAN	42
ANNEX 3: LIST OF PERSONS INTERVIEWED	43
ANNEX 4: GUIDE QUESTIONS AND HOUSEHOLD QUESTIONNAIRE	45
ANNEX 5: REFERENCES.....	56
ANNEX 6: SAMPLINGS.....	57

ABBREVIATIONS / ACCRONYMS

ACF	Action Contre la Faim (Action against hunger)
ADESO	African Development Solutions
AMISOM	African Union Mission to Somalia
CBRWG	Cash Based Response Working Group
CVMG	Cash and Voucher Monitoring Group
DRC	Danish Refugee Council
FGD	Focus group discussion
FASCS	Food assistance to South and Central Somalia
FSNAU	Food Security and Nutrition Analysis Unit
GBV	Gender based violence
<i>Hawalla</i>	Traditional money transfer system in Somalia
IDP	Internally displaced persons
KII	Key informants interviews
MEB	Minimum Expenditure Basket
Qaaran	Traditional Somali clan insurance system
SCC	Somalia Cash Consortium
SCI	Save the Children International
VRC	Village relief committees
UNICEF	United Nations Children's Fund

THE EXECUTIVE SUMMARY

The worst drought to hit Somalia in 60 years happened in 2011 and came to be popularly known as ‘The Horn of Africa Hunger Crisis’. The drought happened in a context of active conflict and a weak government that could neither protect its citizens nor the humanitarian actors. The Somalia Cash Consortium (SCC)¹ – comprising four agencies - Danish Refugee Council, ADESO - formerly Horn Relief (HR), Save the Children and Action against Hunger (ACF) International responded through the ‘**the Food Assistance to South Central Somalia (FASCS) project**’ which targeted vulnerable communities in Lower Juba, Gedo, Mudug, Hiraan and Mogadishu with ‘unconditional Cash transfers’ that would facilitate households to access basic food and non-food items. The consortium was formed solely for the purpose of this humanitarian response. Due to the magnitude of the problem, this was a strategic consideration and a collaborative effort in addressing the emergency given that no single organization would have responded effectively. The consortium implemented one of the biggest unconditional cash transfers in Somalia, covering about 13% of the affected population (79,002 HHs equivalent to 474,793 people) out of the approximately 3.7 million affected people (UN report July 2012)². Largely the emergency intervention was successful as it saved lives and significantly reduced the number of people affected by the hunger / drought.

During the intervention the protection environment deteriorated further with armed groups fighting the government, imposing ‘no cash delivery to beneficiaries’, as well as harassing beneficiary en-route to and from cash collection centres. In Hiraan for example, militia activities necessitated temporary suspension of the project activities in Feb / March 2012. The consortium also commissioned various studies³ to look into the various emerging strategic issues. This particular study researched on protection issues linked to the cash based interventions.

Methodology

The study relied on a household survey from a representative sample of 4,767 households across all the target regions. The sample had a 99% confidence level and a confidence interval of 1.8. The data collected was further enriched with information obtained from key informant interviews with consortium staff, the local administration, the service providers (*Hawalla*) and community leaders. Most of the data was collected using one-on-one interviews or focus group

¹ The SCC is part of the Cash Based Response Working Group (CBRWG); an independent, informal forum of technical professionals dedicated to cash programming in Somalia. CBRWG was established in April 2008.

² UN Report, Somalia one year later, “How we responded”, 17th July 2012

³ Study on the impact of cash transfers on access to credit: Study on the impact of cash transfers on gender relations: Study on the role of gatekeepers in Mogadishu; Consortium Lessons Learnt; Study on Access to Credit and Unconditional Cash Transfer in South Central Somalia.

discussions. Secondary data was also reviewed to capture trends and broader issues on cash transfers and protection.

Key Findings

Unconditional cash transfers: The programme was largely successful given the prevailing context. This was attributed to a number of factors, chief among these were; the effective collaboration between consortium partners, the level of experience among the partners, the standardization of approaches, the use of common monitoring systems, the substantial women participation and the incorporation of the community in decision making (through the Village Relief Committees,, women groups, Community based organizations, the local administration and elders). In addition, the use of the preferred and traditionally tested *hawalla* system quickened the response.

Beneficiary protection and related issues: The study considered both positive and negative impact of the cash transfer intervention on beneficiary. The positive impacts are listed below.

- a. The study found out that women beneficiaries were able to make decisions on expenditure patterns at household level. This preserved their dignity as women, being able to provide food for their families in the face of famine. Some of the expenditures were related to: increased number of meals per day; nutrition improvement for the children, medical bills for the sick, taking care of old persons as well as school fees. Eighty three percent (83%) of the beneficiaries interviewed indicated that women and men had different spending priorities. Female beneficiaries spent more on the education of the children than men. IDPs and marginalized communities spent more on non-food items.
- b. Based on focus group discussions, there was overwhelming evidence that cash transfers impacted on children protection positively, in a number of ways, given women's expenditure preferences that favoured children's health and education through payment of fees. The cash transfers protected the children against the indignity of lack of education and shielded them against exposure to possible exploitation and abuse, including commercial sex, child labour, recruitment into armed militia and early marriages (e.g. Lautze et al., 2002).
- c. In addition to meeting their basic food, health, fees and other non-food needs, one of the most significant impacts of the cash transfers was an increase in social status in the community, particularly within the IDP settlements. Most of the women respondents interviewed (65%) said that the cash had a positive impact on their social status. Women reported greater participation in social functions. The greatest gain in social status was reported by the widowed, divorced, IDPs in camps and women beneficiaries. They were able to contribute food and other items towards such social functions like funerals and weddings and did not feel excluded from society. This inclusivity was attributed to the unconditional cash injection.
- d. A key finding from the study was that the beneficiaries were better able to support the wider community and give *qaaran*. A traditional form of protection against future adversity for women, with longer-term implications beyond the lifespan of the program. This is a social insurance that strengthens social support networks.

- e. This study also established that some households that received cash used it in livelihood opportunities such as petty trade and asset acquisition. This was expected to cushion them against engaging in negative coping strategy (such as begging) and ensure a sense of stability into the future.
- f. There were negligible cases of intra-household violence related directly to the cash transfers. All respondents interviewed were categorical that no significant violence was caused by cash injection. However triangulated information from other sources during this study noted one case of divorce in Mogadishu that happened during the project period, this was attributed to both the cash transfer injection and a prolonged marital crisis.

Besides the positive impacts, the study also documented the negative impact of the unconditional cash transfer as listed below;

- a. The Internally Displaced Persons (IDPs) living in various camps had the most protection needs, ranging from Gender Based violence (GBV)⁴, evictions from the camps, protection fees demanded by IDP Gate Keepers, discrimination among clans living in the same camps etc. In Mogadishu, the IDP gate keepers took advantage of the beneficiaries through camp fees when knowledge of incoming cash grants is received. Data from Shibis, Kaah Sheikhaal and Waberi camps indicated that additional fee ranging from 5-10% of the cash received was paid to the gate keepers for protection and other services provided to the IDPs.
- b. There were reports of beneficiaries being harassed by militia groups as they went to collect the cash grants. This posed danger to physical safety directly linked to the cash project. Most of these cases were reported in Lower Juba (Dhobley) and Gedo (Dollow) regions. In Hiran, the SCC agency was prevented from transferring cash to beneficiaries by one militia group for three months (Jan- march 2012) following of a ban of such transfers by the militia group that controlled the area. This necessitated relocation of cash collection points to Beletweyne.
- c. The study also found that urban IDP communities (not accommodated in the camps) lacked social safety nets after displacement from rural settings. No consortium member targeted these vulnerable urban IDPs since they were neither well documented nor identifiable. However, they do exist and their plight and vulnerability should be carefully considered.
- d. In the study, a large population of children below 5 years was noted and protection needs at such age are high. The study noted that not all agencies used malnourished children as a targeting criteria (for example, SCI core mandate is children and malnourishment is used as targeting criteria) and for such, the focus on children was reduced.

The emerging protection issues subsequently compelled consortium agencies to look critically into how the intervention was impacting on their beneficiaries, checking if the intervention was exposing to risks the very populations the project intended to reach. Although consortium actors managed to resolve some protection challenges e.g. relocating some cash distribution

⁴ These include physical violence against women, mistreatment, discrimination, marginalization and cases of divorce, forced contributions in form of illegal taxation, forced relocation and evictions.

centres to safer locations devoid of militia threat, by and large the programme failed to address the perpetrators causing the protection threats as there was no specific objective for such interventions. The study recommends that a 'holistic approach' to addressing protection issues be undertaken on key perpetrators⁵ of GBV and human rights abuse. The key intervention points could be awareness creation and sensitization among other interventions. Actors must also take into account the existing community protection coping strategies and services providers and empower them positively. Another good example is the use of the traditional legal redress systems (the *Maslaha*). The *Maslaha* is normally preferred due to cost considerations and timeliness; it is based on a mixed approach of Islam and traditional Somali values and imposes fines on those convicted. Although preferred in many civil cases, it may not be appropriate for Gender related violence. Given that not all consortium members have protection as their mandate, it was noted that this study would enrich future programming and sharing on protection issues.

In terms of **program design**, the study confirms that protection can be incorporated and mainstreamed in unconditional cash transfers during emergencies; all cash transfer options (conditional or unconditional) have protection implications for beneficiaries, agency staff and other actors. To ensure such mainstreaming, it is important to identify protection issues at the design stage of the programme and include objectives on how best the programme can address the expected protection issues e.g. an objective around sensitisation of perpetrators on human rights and protection issues, or an objective around addressing institutional capacity needs on protection, especially during implementation and monitoring.

In the initial project design, it was envisaged that after the short rains harvest, communities would recover and the unconditional cash transfers would be scaled down. Although that years' harvest was good, it was not enough to sustain the communities' food needs. There were still more vulnerable people and this necessitated actors to continue with cash distributions targeting more vulnerable populations. In this respect, people⁶ with greatest cash and protection needs were targeted during the second phase and more resources were allocated to these priority groups. Although the cash programme considers lean times versus times of plenty when undertaking cash transfers, more focus could be given to trigger indicators like crop failure that in turn triggers the emergency period.

Programme design could consider linking emergency interventions to longer term development initiatives. In this intervention, the first phase response was purely to address the immediate

⁵ These include gate keepers in IDP camps, local administrators, and militia and sometimes the family members

⁶ E.g. women, children, the elderly and the disabled

emergency situation, saving lives through unconditional cash distributions for households to access basic survival needs of food and non-food items. However after about six months, post distribution monitoring data confirmed that households were using cash more on 'other needs' like purchase of livestock, starting businesses (petty trade), paying for medical bills and school fees. This is indicative of the possibility of linking relief to recovery and to development in emergency situations. As a result, programme design could consider economic empowerment of the target beneficiaries beyond the cash transfers. The study indicates that, 47% of respondents had no reliable source of income and did not belong to any sector of employment; 16% traded in charcoal; 6% were engaged in agriculture, commercial services and petty trade while 5% traded in livestock. It is therefore essential to ensure complimentary activities are supported towards the end of a cash transfers program. Partly this could be done through skills development and capacity building, all aimed at building resilience among the beneficiaries.

General recommendations

The following recommendations were arrived at;-

- a. Cash transfers during emergencies remain as a critical intervention in Somalia and should be considered when complex emergencies of this nature occur. Because of the working markets, boosting the purchasing power of crisis-affected households through such transfers is better compared to transporting bulk items like food and non-food items.
- b. To enhance sustainability, it is important to integrate cash transfer programs into other existing programmes and also ensure this is in line with government development strategies on long term social safety nets e.g. working with the Puntland social welfare. Cash transfers are short lived. If not institutionalized or linked to long term safety net, the cycle of vulnerability would continue for the vulnerable households.
- c. It is possible to attach minimum conditions for cash transfer interventions. Communities are responsive to this although they would like to be given a say on conditions to be attached. For example, respondents indicated that if asked to choose between taking their children to school and seeking medical attention for themselves, they would opt for a condition targeting the children. Such minimum conditions could be used to ensure a healthy society and to build some community assets through cash for work interventions. However noting that monitoring the conditionality is always a challenge due to insecurity, this approach is only possible when security is fair and can allow monitoring of the conditions.

Specific recommendations on protection

The following were the specific recommendations on protection;

- a. To improve project design, a holistic approach that takes into account the protection context, victims, perpetrators, beneficiaries, local administration and service providers is necessary. As discussed above, suggestions include having specific objectives in the project design e.g. sensitizing and awareness creation of IDP gate keepers, and local administration

on Human Rights and IDP rights. Others include institutionalising protection where the agency has such a mandate. In this case, staff directly implementing cash transfer programmes could be trained on protection issues and at least one key staff on the cash transfer monitoring team should have good knowledge of protection issues. Overall, all staff cadres, including drivers and accountants could be sensitised on how their actions or lack of it impacts on beneficiary protection.

- b. To enhance the project design, integration of protection issues specific to the various target groups e.g. GBV, evictions and harassment for IDPs and special interest groups.
- c. The design of the unconditional cash transfers ought to take into account the existing and potential protection service providers and the services they offer. This would be helpful especially for agencies without a protection mandate. Strengthening such service providers would help in address protection challenges faced during implementation.

Specific recommendations on cash transfers

The following were the specific recommendation on unconditional cash transfers;

- a. To reduce complaints from non-beneficiaries of unconditional cash transfers, it is important to ensure public vetting of selected beneficiaries. This can be done by VRCs, agency staff and local administration while ensuring that target communities are in attendance. Public vetting is possible in communities where persons know each other and where such an exercise does not expose the beneficiaries to protection related risks. It is therefore not possible to conduct such a public vetting exercise in IDP camps where IDPs do not know one another and where such information could expose the beneficiaries to protection risks e.g. discrimination because of their clan orientation or abuse because of their gender type. The VRCs who are commonly used in the targeting exercise should also be vetted to ensure balance representation of clans and lineages of the targeted communities.
- b. Incorporate pre-financing ability of the Hawalla and where possible a deposit of Bank guarantees with international banks by the selected Hawalla. This would be a condition for participation in the program. This would enhance security of the unconditional cash transfer and offset possible delays in cash transfers during the emergency.
- c. Unconditional cash transfers interventions should consider including support for durable/sustainable solutions such as integration of IDPs with host communities, return to place of origin and initiate/support sustainable livelihoods. Households are better able to access social safety nets in communities they are integrated into. The concept of sustainable cash transfers would ensure households access such support for longer periods and create resilience. However, the challenge lies with articulating the need for this to donors with emergency mindsets or those fixed on long term development interventions.

1. INTRODUCTION

HUMANITARIAN PROTECTION AND CONTEXT

This study is anchored on protection issues in emergency situations. **Humanitarian protection** refers to: “All activities aimed at obtaining full respect for the rights of the individual in accordance with the letter and spirit of the relevant bodies of international law (i.e. human rights law, international humanitarian law and refugee law). In application of these, humanitarian organizations must conduct activities in an impartial manner, making sure they are not influenced by race, national or ethnic origin, language or gender”⁷. In Somalia, the emergency intervention occurred at a time when the country was facing a number of challenges as presented in the diagram below.



As a result, the immediate concern of the consortium was to relieve the suffering populations by providing unconditional cash grants to enable households purchase the much needed food and non-food items. Given the prevailing context, the consortium agencies were obliged to ensure protection of the project beneficiaries as expected by humanitarian standards. Project beneficiaries targeted included vulnerable households (female headed or otherwise), children, the elderly, disabled, sick and old in both rural and urban areas. Internally displaced persons were mainly targeted as the drought and food scarcity had displaced many populations into camps in urban areas. Apart from ensuring protection related to access of food and non-food items, agencies were obliged to consider the physical, psychological and physical security and other protection needs of the beneficiaries.

Study Objective

This study was commissioned by the Somalia Cash Consortium (SCC) to assess the positive and negative impact of cash transfers on the beneficiary protection based on interventions of the

⁷ (S. Giossi Caverzasio (ed.), *Strengthening Protection in War: A Search for Professional Standards: Summary of Discussions among Human Rights and Humanitarian Organizations, Workshops at the ICRC, 1996-2000, ICRC, Geneva, 2001.*)

2011 famine in Somalia by members of the consortium; Danish Refugee Council (DRC), African Development Solutions (Adeso), Save the Children International (SCI) and Action against Hunger International (ACF). These organizations responded to and implemented a 'Food Assistance programme in South Central Somalia' that targeted vulnerable households with 'unconditional cash grants' to facilitate the purchase of food and non-food basic items in Mogadishu, Lower Juba, Gedo, Hiran and Mudug regions of South Central Somalia. The study aimed at gathering more in-depth information about the specific protection risks (and benefits) of cash transfers for beneficiaries in South Central Somalia. It was further guided by the attached Terms of Reference.

STUDY ASSUMPTIONS AND PURPOSE

The study assumes that 'unconditional cash transfers are more likely to lead to unintended positive and negative protection impacts (risks) to beneficiaries e.g. emergence of conflict in targeted households or communities, discrimination of minorities, diversion of cash for anti-social purposes, risk of being taken advantage by power holders, theft by criminal groups, specific protection risks for female beneficiaries (including intra and inter-household violence), and the risk of unfair treatment by traders and shopkeepers through price hikes etc'.

METHODOLOGY

PRASOL CONSULT conducted a desk study on available data on past interventions related to unconditional cash transfers and related protection issues in South Central Somalia. These covered studies and evaluations conducted for SCC; Inception reports; SCC Log frame; M&E Plans – CVMG; Progress reports; Baseline reports and internal and external monitoring reports as well as other resourceful documents on cash transfer⁸. The study used a household survey to collect information from target households - Interviews with different livelihood groups, involved in unconditional cash transfer programme. These were pastoralists, agro-pastoralists, riverine communities and urban poor populations. The sample size was calculated using a confidence level of 99% and confidence interval of 1.8 on a population size of 79,002.

A stratified random sampling was used to ensure the desired representation from the regions and the various subgroups comprising IDPs, Host communities, *Hawallas* and Village Relief committees and local administrations. From the sample size of 4,767 only 4,248 respondents were interviewed representing 89.9% of the total target sample size (*See Annex 6*). The overall response rate was 90% implying that 9 out of 10 persons sampled actually participated in the study. Female respondents were 86% while the male participants were 14% percent. The program targeted more women. Majority of the respondents were IDPs (52.2%) while 2.6%

The main narrative sort by this study is the mainstreaming of protection in cash transfer programs

⁸ A list of reference documents is provided in *Annex 5*.

were returnees, 58% were urban and 42% rural. Data collectors were trained prior to the field exercise. In total, ten focus group discussions (FGD) were held in the five regions, guided by structured questionnaires (Mogadishu – 3, Mudug – 2, Hiran – 2, Gedo – 2 and Lower Juba – 1) and each FGD had 5-10 people. In addition, 29 key informant interviews were conducted with resource persons and staff to bring out the wider protection issues under the program. Focus areas and interviewees were selected on the basis of; i) the amount of cash transfer/ received per household, ii) Urban versus rural settings, iii) Pastoralist versus river line communities, iv) Pastoralist versus agro-pastoralist, v) levels of displacement, vi) access to land, vii) Gender, age, and clan. Finally, the data collected from respondents was analyzed and triangulated to yield the statistical parameters used in this study.

Limitations of the study

In the course of the study, a number of limitations were encountered. To name a few, some study areas in Mudug, Hiraan and Mogadishu were inaccessible due to insecurity. In such cases, the affected districts were substituted e.g. in Mogadishu region, Wadajir and Dharkinley were replaced by Shibis and Kaah Sheikhaal while Daynile was replaced by Waberi. In Mudug, Hobyo was replaced by Godinlabe. These changes did not have a significant change on the sample size. Secondly, relocation and migration of IDPs (especially in Mogadishu) interfered with data collection. As an example, in Deynile, beneficiaries had relocated making it difficult to trace them. There was also evidence of data collection fatigue especially in Galkaio and Galdogob where communities were unwilling to seat through study interviews. Lastly, the abrupt exit of the Lead consultant midway during the study interfered with the systematic flow of the study.

2. RESEARCH FINDINGS AND ANALYSIS

At the core of this study is the *assumption* that ‘Unconditional cash transfers are more likely to lead to unintended positive and negative protection impacts (risks) to beneficiaries e.g. emergence of conflict in targeted households or communities, discrimination of minorities, diversion of cash for anti-social purposes, risk of taxation by local authorities, power holders, theft by criminal groups, specific protection risks for female beneficiaries (including intra and inter-household violence), the risk of unfair treatment by traders and shopkeepers, including increased prices, etc’. **Below are the findings presented in a format answering to the specific questions that guided the study when identifying the positive and negative protection issues**

POSITIVE IMPACT

a. What are the most appropriate, effective, and efficient ways of helping crisis-affected households meet their needs considering their safety and other protection issues in relation to cash distribution?

Cash transfers remain the most strategic intervention in complex emergencies like the one that occurred in Somalia. Unconditional cash transfers are even more preferred due to the advantages of quick distribution, minimal administrative burden and the fact that the cash can be given to ‘moving populations’ and spent where and when necessary. Such intervention ensures minimal protection risk for agency staff and beneficiaries whose exposure time is reduced, depending on the transfer method used. Where the situation is not complicated by insecurity or conflict, other response mechanisms can be used to respond to crisis-affected households. In both cases, affected populations must be protected from risks as obligated in humanitarian action.

In the Somalia context, the primary objective for protection was to enhance physical and psychological security of beneficiaries under threat. The intervention was designed to address the immediate physical needs of the beneficiaries (food), minimised threats of violence among communities, coercion and deprivation, as well as enhancing opportunities to obtain safety and dignity for all those involved, including the staff, beneficiaries’ and other stakeholders. The participatory approaches used during targeting, distribution and monitoring ensured that the most vulnerable people were reached and accessed funds and were protected against possible diversion of their entitlements.

One notable finding was that there was negligible intra-household violence resulting from cash transfers; 86% of respondents interviewed in Gedo and Mudug stated that there was no such violence,

The general findings indicate that very little ‘unintended harm’ resulted from the intervention.

70% of men interviewed stated that they did not feel threatened by cash given to their wives. The men were in fact categorical that the cash contribution enhanced the well being of the entire family. In Beldeweyne, the male respondents felt that giving their wives the cash lessened their responsibility of providing for their families. Triangulated information in Mogadishu confirmed a few cases of violence and one specific case of divorce that happened during the project period. From these responses, it is possible to conclude that cash distributions actually reduced household tension and violence normally caused by limited income.



The immediate needs of food and non-food items were met in a timely manner thus providing a 'lifeline' for the crisis affected populations who would have resulted to unconventional survival mechanisms. Because of the cash received, the women beneficiaries were able to make decisions on expenditure patterns at household level – the *dignity* of the women was preserved by this intervention, they were able to decide how to feed their families. Based on the responses received from FGDs, the transfers had a positive protection

impact on children in a number of ways e.g. women beneficiaries prioritized their children's food, health and education. This is an indication of the effectiveness of the cash transfer intervention approach.

The cash project therefore directly benefited many households and indirectly benefited the local economy and kinship support systems e.g. the *qaaran* – *insurance of clan social welfare* - investing in the future through a traditional community insurance system. The cash transfer system was fast, logistically efficient and easier to handle since the *Hawallas* handled the process and bore the associated risks.

b. Can the use of technology such as mobile money transfers reduce the negative impacts brought by unconditional cash transfers?

Using mobile transfers is ideal as it ensures the beneficiaries receive the grants in their personal mobile handsets, thereby, eliminating use of intermediaries like *Hawallas*. Mobile transfers are safer as beneficiaries receive the cash wherever they are and can transact and pay for services through the mobile phone and do not need to travel to cash collection point unless hard cash is needed. As a result, the costs involved in travelling and transactions reduce. However, mobile phone technology requires that all beneficiaries own a phone handset registered in their names. This would avoid cash diversion or loss. The systems also depend on adequate network coverage by the service providers all over the target areas. This means that there could be cases of 'exclusion' of the most vulnerable persons depending on ownership of phones or not knowing how to use and hence access grants. A survey on mobile phone ownership in Somalia confirmed that only 31% of the target population owned or had access to a mobile phone. Phone ownership therefore presents a problem. The other challenge is the location of the collection centres (distance) and consequently, the risk of losing money to and from the

collection centres. Challenges would also occur if beneficiaries lose their handsets given the distances involved. In areas where the mobile service provider does not have network, the beneficiary would be required to travel to an area where they could access the network to make the transaction. The consortium needs to explore the option of mobile phone transfers in future while considering all the challenges involved. While this study did not find any cases of cash diversion by the *Hawallas* and many other studies have not done so, one research⁹ seemed to suggest that collusion by *Hawallas* and local leaders and even beneficiaries could occur to divert grants.

c. What other effective and secure ways can be used to transfer cash to vulnerable communities in south central Somalia?

The protection assumption and concern of the study was that of '*loss of cash*' and '*diversion of cash*' through the transfer mechanism. While considering that there is no known secure money transfer system in the world, devoid of infiltration, agencies implementing cash transfer programmes are obliged to ensure security of beneficiary funds and thus must critically vet and discuss the transfer mechanisms and options available.

The study did not confirm any loss or diversion of cash by the *Hawallas*, the preferred mode of funds transfer by the consortium and the beneficiaries. Four *Hawallas* were selected for the cash transfers: Hodan in Gedo, Dahab Shiil and Galaxy in Mogadishu; Dahab Shiil in Hiran, Amana in Lower Juba and Mudug. The monitoring system put in place by the Consortium ensured the presence of Village Relief Committees, agency staff and local administration during cash distribution, thus making sure that the *Hawallas* executed the transfers as required. Study findings indicate that as so long as the precarious insecurity prevails in South Central Somalia, *Hawallas* remain the secure way of transferring cash to vulnerable communities. There are other approaches used elsewhere in the world. These include mobile money transfers where GIS system is used to confirm cash collection point locations. It has dated photographs confirming distribution numbers and contact numbers of beneficiaries. These numbers are used by agencies to confirm cash grant receipts from an agreed sample of beneficiaries. At least 25% of beneficiaries are contacted through the contact phones. However, given the complexity of these designs, there is need to create a delicate balance between saving lives and ensuring the system is safe to use.

d. What lessons on social interventions can we learned from this study and adopted to ensure avoidance of conflict within households during and after targeting, registration and distribution of cash?

⁹ Refer to findings by FAO and discussions shared in the Cash Based Response Working Group

The study affirmed that targeting beneficiaries using geographical, community-based, and vulnerability-based considerations while giving more emphasis to female headed households was able to improve outreach to the most vulnerable population that needed protection. Overall social protection improved despite the occasional repercussions such as jealousy from non-beneficiaries, price manipulation by traders once they realized that cash grants were being provided. The communities of South Central Somalia did not resort to violence due to the cash interventions and the social fabric remained intact over the period. Different lessons were learnt from the interventions. In urban areas, residents were condemned to live in unconventional living environments with multiple threats around their health, security and psychological effects. They suffered from lack of sustainable livelihoods.

- Mogadishu had the highest number of IDPs especially from Shabelle and Hiraaan regions. Mogadishu recorded 4% of the population as returnees and received the highest cash transfer. The lesson here is that geographical targeting should be guided by the need to take into account the pockets with the highest protection needs such as Mogadishu.
- The overall unemployment rate in the urban areas was 59.2% in all the 5 regions with Mogadishu recording the highest unemployment rate. The lesson here is that cash transfer programmes are important livelihood contributors for the urban poor. This also indicates why Mogadishu and other urban areas with similar characteristics (e.g. Galkaio) were targeted during implementation.
- The urban poor had special protection needs different from the IDPs and rural dwellers. Some were very basic, such as lack of utensils and containers for keeping water. The study indicated that some of the urban dwellers bought these items with the cash received. The lesson here is that targeting should take into consideration the plight of these urban IDPs not accommodated in the camps for various reasons. This would help minimize exclusion and hence complaints such as those received during the implementation.

The study also confirms that in rural settings, the populations were vulnerable due to loss of assets, especially land and livestock that are key factors of production. The study also confirmed that unlike urban areas, those in the rural areas are better placed to survive due to presence of natural resources-based livelihood options.

In respect to distribution, the study confirms minimal household violence resulting from the cash distribution mechanism used. The Hawalla system is socially accepted, works efficiently, is instantaneous (timely) and money is safe. The Hawallas do not allow impersonation nor do they disburse money to non-beneficiaries. The burden of distribution is tilted to the Hawalla, thereby reducing the cost and risks of cash distribution by project staff. There were no recorded cases of diversion of cash at Hawalla level.



The study noted that the beneficiaries were easily identifiable and well protected by local authorities at the distribution centres; it also implies that the men were comfortable when their women went to the Hawalla distribution centres. These observations were documented by the various focus groups discussions across the project area.

However, the biggest protection challenge was harassment by militia en-route to and from the *Hawalla* distribution centres. The study also noted cases of beneficiary cash

robbery; these were reported at the Project complaints and feedback desks but not verified. One of the lessons learnt was that it was difficult for implementing agencies to ensure such protection as beneficiaries use different routes and times to travel to the distribution centres. However, a functioning government would ensure such protection was in place and implementing agencies are better placed to assist government institutions build their capacities on Human Rights and protection. The community and implementing partners could document and report cases to the authorities for action.

Also learnt was the lesson that the strategies used by the agencies had a bearing on the minimal household violence recorded during implementation. From the study;

- The role of IDP Gatekeepers as mediators between IDPs and host community elders in facilitating settlement and provision of security in the camps contributed positively by containing possible violence between the arriving IDPs and the host communities.
- The agency strategy of involving VRCs, national staff, local administration and potential beneficiaries during targeting and registration of beneficiaries was noted to be a good approach. It ensured participation of all stakeholders, leading to less conflict arising from the processes. The use of these local institutions and staff also mitigated against possible protection risks on agency staff.
- The consortium standardised the process of arriving at the amounts to be disbursed. Amounts were calculated using the prevailing Minimum Expenditure Budget (MEB) in each region before adjustment based on the prevailing season and market price fluctuations. Having a basis for such a large scale intervention in itself created credibility and trust from beneficiaries that amounts transferred were genuinely arrived at. This trust laid the foundation for the minimal social protection issues witnessed during the programme

implementation. Cash benefits per household per month were meant to enable families to purchase essential food and non-food items lacking in the households. This may have made the men to be less interested in accessing the benefits from their wives. It is also an indication of adequate sensitisation done by the programme on this intervention type. The benefits which translated to \$3.2 and \$4 per day for each household was little and this helped ease possible tensions. The lesson here is that cash disbursed in small amounts cause less protection issues even though it may cost more in terms of logistics and administrative costs.

e. Does unconditional cash transfer strengthen/increase the level of protection of cash beneficiaries compared to those who don't receive cash?

The study indicated that the most vulnerable households targeted for unconditional cash transfers indeed got their physical protection and the Right to food. This brought them to the same level of non-beneficiaries whose Right to food had not been violated by the drought. The lesson here was that credibility of targeting vulnerable households was the key to ensuring a good balance between protection issues of beneficiaries and non-beneficiaries. On expenditure patterns, the study confirmed that most households used the cash received to purchase food and non-food basic items. The table below expresses the beneficiary expenditure patterns.



AREAS/ITEMS OF EXPENDITURE	FOOD	CLOTH	HEALTH	BASIC EDC	IMPROVED SHELTER	HH LIVELIHOODS	DEBTS	MISCELLANEOUS EXPENSES
Mudug	73%	2%	4%	1%	4%	11%	1%	4%
Lower Juba	79%	4%	3%	1%	1%	9%	3%	0%

Gedo	64%	5%	2%	2%	9%	14%	2%	2%
Hiraan	59%	7%	1%	1%	8%	19%	5%	0%
Mogadishu	48%	3%	2%	2%	13%	24%	3%	5%
Aggregate	65%	4%	2%	1.4%	7%	15%	2.8%	2.2%

Table 1: Beneficiary expenditure patterns

The respondents were subjected to ranking of the items or activities that they spent on with the cash benefits using a scale of 1 to 5, where 5 was equivalent to the ‘highest importance’

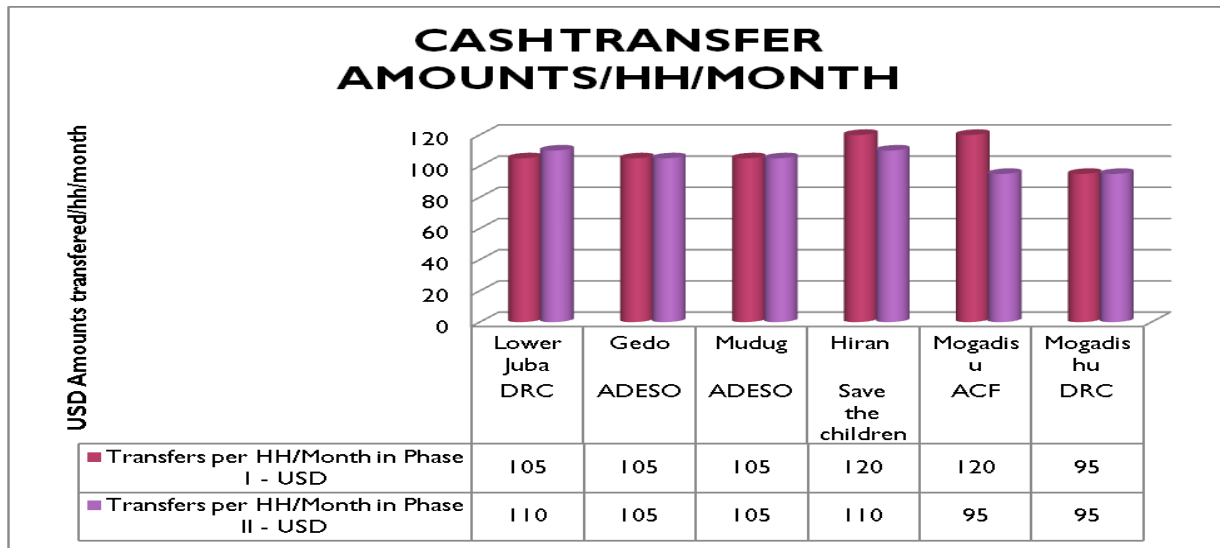
- The priorities of the beneficiaries were on food items and household livelihood support that was rated 65% and 15% respectively. In this study, household livelihoods refer to petty trade and other livelihood activities, including farming and livestock trade. Although the study expected to find a higher percentage of expenditure on debt repayment, this was not the case for two reasons, i) The concept of debt is viewed differently by the Somalia community;- populations may access food from shop keepers on credit and this is not considered debt but payment for food, In retrospect, populations may pay shop keepers in advance for food they may collect in the future, ii) during project implementation, the disbursements were timely and hence payments were generally not in form of debts incurred prior to the disbursements.
- On aggregate, the amount spent on three main basic needs, acquisition of food, clothing and shelter was 76%. This indicates the priority expenditure needs for crisis affected populations. During project design, these should form part of the ‘basket of needs’
- The other expenses such as the unpaid debts and payment to gate keepers and for security was about 5 % per on average. However, different camps may have had different experiences. For examples, Mogadishu was hard hit by the protection fees for the refugees. Some beneficiaries used cash received to give *qaaran* (a clan contribution towards a ‘certain purpose’ – Clan Insurance).

In assessing the amount of transfer received per household in Lower Juba, Gedo, Mudug, Hiran and Mogadishu regions of Central Somalia, the targets were surpassed. While the project was expected to provide cash grants to 45,000¹⁰ beneficiaries between 2011 and 2013, approximately US\$ 12, 032, 435 was distributed to 79,002 households (50,327 in Phase 1 and 21,682 in phase 11) in all the 5 target regions. On average, the amount ranged between US\$ 95 and 120 per household per month across the five target regions. The study noted that although each consortium agency had an independent standard operation procedure for cash

¹⁰ Logframe: Somalia Cash Consortium Project

distribution, there existed some harmonization of approaches. The actual amount per household was calculated on the basis of the 'basket of needs' at the start of the project and adjusted depending on the severity of the need as the emergency progressed. Below is a presentation of cash transfers received per household per month in Lower Juba, Gedo, Mudug, Hiran and Mogadishu, which also reflects agency action;

Figure 1: Cash transfer received per household per month



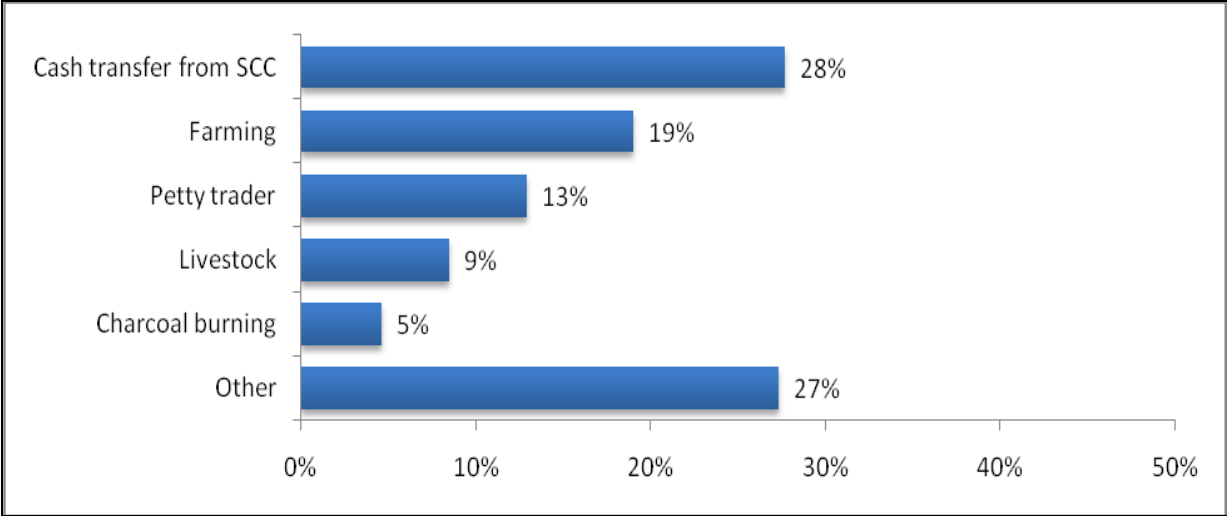
The amount spent in their respective regions is outlined in Table 2 below. The table outlines what each agency disbursed to each region, the target households and the total amount that was eventually disbursed by the 6th round.

Agency	Region	District	Target	
			Households	Total money disbursed (\$)
SC	Hiran	Belet Weyne	2,659	319,080
		Bulo Burti	3,332	399,840
		Jalalaqsi	1,884	226,080
		Mahas	2,092	251,040
		Mataban	1,033	123,960
		Subtotal	11,000	1,320,000
Adeso	Gedo	Luuq	1,222	152,750
		Belet Hawa	1,822	227,750
		El Waq	1,085	135,625
		Dolo	1,170	146,250
		Subtotal	5,299	662,375
	Lower Juba	Afmadow	597	68,655
		Badhadhe	4,703	540,845
		Subtotal	5,300	609,500
DRC	Mogadishu	Hawl Wadaa	6,340	721,997
		Xamar Weyn	1,374	163,506
		Xamar Jaabj	1,344	152,322
		Hodan	2,817	313,425
		Waaberi	962	105,820
		Wardhiigleey	1,004	110,440
		Boondheere	1,321	145,310
		Yaaqshiid	531	58,410
		Shangaani	682	75,020
		Wadajiir	1,903	209,330
		Abdiaziz	943	103,730
		Shibiis	498	54,780
		Kaaran	1,131	124,410
		Subtotal	20,850	2,338,500
ACF	Bakool	Wajid	13,000	-
		Subtotal	13,000	-

Table 2: Cash disbursements per agency per region

The study also indicated that the unconditional cash transfers had replaced traditional livelihood options during the emergency period. This is shown in figure 2 below.

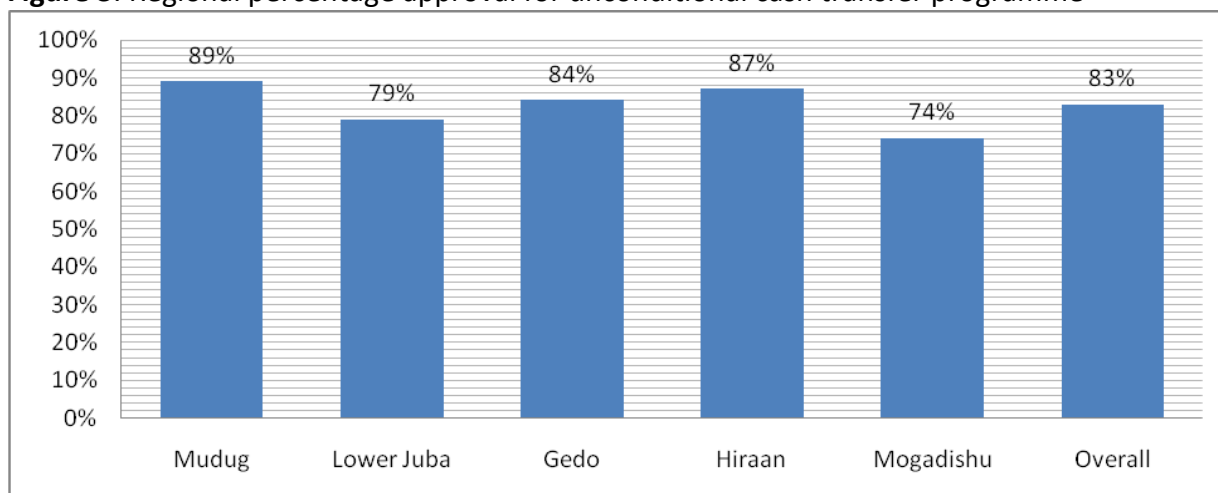
Figure 2: Traditional Livelihood Sources partially replaced by Unconditional Cash transfers during emergency



The analysis above confirms the fact that cash transfers contributed considerably in protecting and safeguarding livelihoods during the emergency by taking the burden off the other livelihood options. 19% of respondents were engaged in farming (these were mainly riverine communities) and grew bananas, sorghum and vegetables as the main crops. The petty traders were 13% of the respondents and sold household merchandise like clothing, foodstuffs and other light but luxury goods like watches and sandals imported from neighbouring countries. Pastoralism and livestock keeping, mainly cattle, camels, goats and sheep were 9% and 5% of respondents were involved in charcoal trade.

Overall, the study confirms that unconditional cash grants had a considerable positive protection impact on 83% of the beneficiaries and local populations. Household food and nutrition security was enhanced for children and mothers, cash-flow and local trade was improved, sharing and family ties was positively impacted upon and family purchasing power was improved. In some families, especially among the IDPs, school fees and upgrade of dwelling huts was addressed. *Figure 3* below illustrates support levels for unconditional cash transfers per target region. These support levels indicate acceptability of the intervention by the targeted communities.

Figure 3: Regional percentage approval for unconditional cash transfer programme



f. What are the possible socio-economic determinants and indicators that may lead to reducing or eliminating the negative impacts of cash transfer programming?

A number of social and economic factors that contributed to the peaceful execution of the project include; the priority given to women and children in the selection criteria, the flexibility provided by unconditional cash that allowed multiple uses for the cash, including petty trade, the heavy collaboration and participation (Village Relief Committees (VRCs), CBOs and local administration, elders and beneficiaries), the presence of NGOs with long term experience among the consortium partners¹¹ and the use of the *hawalla* system that was preferred by beneficiaries given the ability to restrict gate keepers from taking disproportionate commissions. In addition, the use of identification cards with beneficiaries' names, contacts and verification details minimised the risks of cash deviation. Where security became a problem in areas threatened by local militia, VRCs recommend change of cash collection sites so that payments could be done peacefully. Lastly, cash distribution monitoring by VRCs and project staff and the presence of such staff during payment was an important contributor to the success. It ensured that beneficiaries received the cash and also limited the possibility of cash diversion. The post distribution monitoring also helped putting remedies where such were needed. From the study, factors that could reduce negative impact of cash transfer programming include, working with perpetrators of the negative impacts identified during the study, e.g. working with gate keepers and local administration to minimise cases of IDP camp evictions, taking advantage of IDPs as well as protection fee. This could be done through awareness and sensitisation programmes. Another way of minimizing this is by use of existing legal structures, whether traditional or formal to deter perpetrators from impacting negatively on beneficiaries. Lastly, this could be done by ensuring that communities remained resilient in the face of extreme adversity. Preferably, facilitate them access production assets like land or engage in economic activities that builds resilience.

¹¹ Such as ADESO

Are there any other monitoring systems that can be used to capture sensitive issues around beneficiary protection before, during and after cash distributions?

The project used very effective and successful monitoring systems throughout the project implementation period. While individual consortium actors had their own agency Standard Operating Procedures and guidelines on unconditional cash transfers, common monitoring systems were used to monitor cash disbursements and cases of cash diversions. Such monitoring was done in collaboration with the Village Relief Committees. In addition, independent monitors, hired by UNICEF, were used to monitor the same issues independently of the VRCs and the project staff. The intention was to provide a second independent view, different from that of the project staff, VRC and the local administration. The monitoring system was largely successful despite challenges caused by delays in data collection, thereby picking data at different periods that made comparisons challenging.

The complaints and feedback desks were also set up to collect and record protection concerns. Further, studies commissioned during the project implementation period helped capture protection issues on Gender and gate keepers' roles. Overall, what missed was the monitoring

Sensitising perpetrators through specific programme objectives could be included in future cash transfer interventions. Further, it is possible to enhance the monitoring systems currently in place

of specific protection issues and tracking the actions committed by various perpetrators e.g. militia harassment of beneficiaries, taking advantage of IDPs and camp evictions. Monitoring of such protection issues was actually beyond the scope of the implementing agencies. In future, monitoring of protection issues could be part of the agency mandate

and specific monitoring indicators could be developed. Donors could be lobbied to fund such activities, even if in emergency situations.

g. Do beneficiaries have other measures to help cushion themselves from the negative impacts of protection and to help reduce the risks faced?

From the study, the beneficiaries have limited coping mechanisms in the face of protection risks as detailed below;

- Where social networks still exist¹², communities have established economic and social systems that ensure their protection e.g. the qaaran system where households' members pay a monthly contribution. This is considered as an investment. It is paid to the clan elders as the custodians. This fund is then used to cushion households in times of adversity.

¹² Most have been eroded due to the protracted conflict

- Most respondents interviewed during the study complied with the perpetrators demands and paid protection fees demanded in the IDP camps. This was the coping mechanism against evictions.
- On other gender related violations, the respondents indicated that although there were traditional methods of resolving such violations – *Maslaha*, they are usually not responsive / favourable to the female gender. Fines may be slapped but in some cases the perpetrators are the beneficiaries of the same fines through the clan system. Family members and victims also conceal (do not report) the crime for fear of ostracisation. In this context, the implementing agencies could link such cases to the existing legal redress systems or to relevant agencies offering trauma healing.
- On militia harassment en-route to and from collection centres, the coping strategy was for beneficiaries to resign to the fate, they would give in to all militia demands as a coping strategy.

h. What measures should be put in place by organizations implementing cash transfer programmes to appropriately support the recovery of affected communities from the physical, psychological and social effects of violence and other abuses as a result of cash interventions?

Protection and project design for unconditional cash transfers

The consortium protection mandate was to ensure safety, dignity and access to crucial survival needs and services to all women, girls, boys and men without discrimination. This was to be done by mainstreaming protection in unconditional cash transfers. Consortium members had minimum operating standards to curb these vices while protecting and managing sensitive information. Agencies with a protection mandate ensured active participation of Village Relief Committees and local leaders in determining the appropriate risk reduction measures in addressing risks, threats and vulnerabilities. This was designed to ensure prevention and response to sexual abuse, exploitation and gender based violence. The mainstreaming of these protection issues also took into account the Government which has the primary responsibility to protect its citizens. Going forward, certain measures should be considered by implementing agencies to ensure communities recover from the physical, psychological and social effects of violence and human rights abuses resulting from cash interventions. These include;

- Identifying such physical, psychological and social effects through studies. This should be the starting point. From this study, for example, the main protection issues for IDPs include all forms of Gender Based Violence (GBV) such as physical violence against women, mistreatment, discrimination, marginalization and cases of divorce. To this, agencies should design holistic programmes that consider the victims of such violence and also the perpetrators. These could be targeted with sensitizing and creating awareness of the

consequences of their actions. It would help in reducing the negative impacts of their actions on beneficiaries.

- From the study, the main violations in the IDP camps, resulting from the cash distribution included displacements, relocations or evictions from IDP camps and being taken advantage of by militia groups and gate keepers¹³. Such displacements or eviction caused mental anguish to the men (household heads), contributed to family separation and interfered with the habitat of families, leading to increased psychological trauma. The children, elderly, sick and disabled were most affected when relocations and evictions denied them access to better health care, education and other social amenities provided in the IDP camps.

Although relationships between IDPs and host communities could be described as ‘cordial’, in Mogadishu, cases of IDP evictions were recorded. Landlords were demanding ‘higher rent’ and gate keepers were demanding ‘protection fee’ from the beneficiaries of up to 10% of the cash disbursed, sometimes an increase of 5%. IDPs had no organized forum for legal representation and this made them vulnerable to such protection violations. To this end, agencies could consider facilitating relationship building between host communities and IDPs, include trauma counselling and also document ways and means through which beneficiaries are taken advantage off. These could be submitted to relevant agencies – government and humanitarian agencies for further action. Currently the perpetrators are not well integrated into the unconditional cash transfer programme.

While assessing the **levels of displacement** and access to land by the communities, the study found that the main protection challenges facing host communities included; discrimination of riverine communities¹⁴ and displacement. The key protection issue for urban communities was the lack of a social safety net. Most of these urban communities have migrated from rural areas losing the social safety nets in the new urban settlements. They have no access to production assets like land, thus exposing them to protection issues related to physical and social security. Agencies could consider putting in place mechanisms that would facilitate negotiations between displaced persons and host communities to address access to land for production. In terms of program design, emphasis should be laid on the people facing the greatest risk e.g. women, children, the elderly and the disabled during targeting of beneficiaries. Women, girls and children living in IDP camps have special needs and should be targeted too. Such special needs include nutrition for children, protection against sexual harassment and physical violence for girls and women and protection against early marriages. Pregnant and Lactating mothers also have special needs in terms antenatal and post natal care.

¹³ UNFPA,2010. Baseline Survey on FGM in Puntland State by Ahmed Abdirahaman Hersi

¹⁴ These riverine communities are historically not indigenous Somalis but Bantus from Tanzania, this is the root cause for discrimination of these minorities.

Coping strategies being used by target populations to mitigate protection risks need to be taken into account as part of the program design. The main protection coping strategies as found in the study included; payment of protection fees to militia groups or IDP gate keepers, relocation to other IDP camps, returning to the place of origin, integration with host communities or turning to the traditional legal redress systems (the *Maslaha*).

Programme design also needs to take cognisance of the fact that an independent source of income acts as a safeguard that allows individuals to cope or disengage from abusive situations. According to the study, 47% of respondents have no reliable source of income and do not belong to any sector of employment; 16% trade in charcoal; 6% are engaged in agriculture, commercial service and petty trade while 5% trade in livestock.

Programming could enrich and look for avenues of strengthening and working more closely with available protection services and avenues of justice (especially in the IDP camps). These include access to justice (traditional /religious system), community policing and services provided by Village Relief Committees, local administration and IDP gate keepers. Existing avenues of justice for victims of GBV include formal (Legal), traditional (*Maslaha*) and religious settlements. However many cases go unreported for fear of social ostracisation and discrimination especially in rape cases. The formal systems are less used given the lack of supportive legal structures and trained manpower, including paralegals to work at community level. Most victims therefore prefer the traditional (*Maslaha*) and the Islamic justice system to reduce time and costs. One of the reasons that hinder access to justice is illiteracy which makes understanding and use of formal systems difficult. The study indicated that 77% of the respondents are illiterate or semi-illiterate.

Programming can take full advantage of the strengths of the key actors and players in protection and justice services. These include the Village Relief Committees who create awareness, mobilize communities, communicate community requests to different agencies and mobilize religious leaders. IDP gate keepers who provide specialized services to members of the IDP camps, and the local administration that do policing, registration and facilitation of IDPs. Programming can also take advantage of the fact that the relationship between the IDPs and host communities is cordial and the fact that project actors have put in place a 'Complaints and feedback mechanisms' which provide a forum for voicing beneficiary protection concerns.

Other issues that need to be taken into account during programming are the authorities inadequate response to GBV cases due to lack of support mechanisms to ensure proof for conviction e.g. proof of rape and thus the reluctance to deal with sexual issues and the tendency to refer them back to the families. Lastly, access to justice on GBV cases is also fraught with risks, mainly involving family members who withdraw such cases from the

authorities so that they can be resolved at home or perpetrators of the crimes wishing to keep their deeds secret.

In respect to programming on child protection, the study indicated that this is a critical concern given the large population of children. Protection needs at such age are protection from physical harm, family separation, exploitation, abuse, and psychological stress. Older children risk being recruited into militia gangs and are often involved in provision of labour to fend for their families.

The study indicated that population displacements are mainly caused by environmental factors e.g. drought, clan conflicts or militia activities. Once displaced, such populations end up in IDP camps. Programming should therefore focus more on interventions that keep such populations in their traditional areas of habitation e.g. environmental projects that will educate and facilitate communities on activities that escalate or minimize drought effects as well as conflict resolution projects meant to encourage peaceful coexistence between communities.

Protection, linking relief and development for unconditional cash transfers

The link between the intervention and development was realized naturally when beneficiaries began to purchase non-food items after the initial shock was responded to. Given the freedom given by 'Unconditional cash transfers', different uses were made of the cash transferred, including purchase of livestock, petty trade and payment of school fees.

Durable solutions for ensuring sustainable livelihoods ought to link current cash interventions to longer term development interventions. In the study area, 44%, 37% and 19% are pastoralist, agro-pastoralist and riverine IDPs respectively. This goes to confirm that Pastoralism and agro-Pastoralism used to be the main source of livelihoods for the IDPs and as such, cash transfers could be used to support relevant livelihoods for each population type. Discussions with IDPs indicated that access to land could be a durable solution as it allows establishment of livelihoods instead of relying on cash transfers only. The programme could consider advocating for such production assets and mediate agreements between IDPs, host communities and the local administration.

The unconditional cash transfer program was lauded by 38% of the respondents who believed that cash transfers improved access to basic services and alternative livelihoods. Analysis of preference levels between unconditional and conditional cash transfer indicated that 57% of respondents preferred conditional cash transfers tied to cash for work while 43% preferred unconditional cash transfers. This shows that more communities prefer to work for the money and build community assets of their choice. When conditions must be attached, they would prefer to have a say on such conditions. The respondents clearly expressed the need for exclusion of special interest groups e.g. the elderly, the disabled and the sick whenever

conditionality is considered (and is also the humanitarian practice). However, care should be taken to avoid total exclusion in cases where only conditional cash transfers projects are preferred.

Interviews with key consortium members indicate that although exiting from unconditional cash transfer programmes may be difficult in an emergency situation, conditions for conditional cash transfers are not conducive and monitoring of the conditions could be a challenge. As an exit strategy, cash transfers could be linked to livelihood options e.g. village savings and loaning schemes or other income generating activities. Enabling communities to save and engage in income generating activities may serve as a resilience strategy that will cushion many households during future disaster. The study noted that beneficiaries like the elderly, the sick and disabled could be linked to the long term social safety nets such as the Puntland social welfare, normally under the local government institutions.

NEGATIVE IMPACT

a. What is the linkage between cash transfer programming and negative social impacts that lead to protection issues among beneficiaries and non-beneficiaries in relation to other stakeholders in Somalia?

From the study assumptions, cash transfer programming may lead to conflict between beneficiaries and non-beneficiaries. Although non-beneficiaries were not interviewed and mainly did so on beneficiaries' i.e. VRCs, local administration and key informants from the communities (elders). Existing tensions between beneficiaries and non-beneficiaries were noted from those interviewed and the complaints were around targeting criteria used. Such complaints are normally expected in any humanitarian intervention given the limited resources available. As long as the complaints do not lead to conflict, they are managed administratively or through mechanisms like the Complaints and Feedback mechanisms institutionalised by the various agencies.

b. What are the types, nature and magnitude (sensitivity) of risks/problems/challenges brought about by cash transfer programming at household and community level, and among stakeholders

The main protection challenge noted by the study was related to access grants. The protection concern is that of the safety of target beneficiaries as they travelled to the various *Hawalla* locations to collect cash. In militia controlled areas, reports were received by the project 'complaints and feedback mechanisms' of militia groups harassing beneficiaries' en-route to the *Hawallas*. However monitoring to confirm these reports was not possible. A few cases of beneficiaries being robbed of their cash were reported but not verified. The situation was particularly worse in Hiraan, Gedo and Lower Juba regions where militia activity was high. Programme activities had to stop in at least 3 out of the 5 targeted districts in Hiran as the militia group 'chased' away the implementing agency and imposed a 'non-distribution of cash'

curfew in the controlled area. Since the beneficiaries had been identified and registered, they had to access the cash in 'Militia Free' areas further away. Another challenge was that of clan settlement dynamics. At times the nearest cash distribution centre was located in an 'enemy clan' area. As an example, beneficiaries from Hiraan had to travel to Beledweyne to access cash. In the IDP camps, access was easy and distribution was more organised.

In the IDP camps, the protection challenge was that of IDP gate keepers demanding rent and protection fees from beneficiaries. Such a practice exists in all camps and the justification lies in the claim that the gate keepers do offer some protection and 'other' services to the IDPs. This fee is decided on among the gate keepers alone and no consultations are made. During the programme period, the fee ranged from 5 - 10% of the cash grant or other benefits received from the humanitarian organisations, by the IDPs. Cases of eviction of beneficiaries from IDP camps were reported and mainly related to the non-payment of rent, tax or protection fees.

c. What additional protection burden/challenges come with cash transfer programming in relation to gender?

At household level, there were cases from Mogadishu; *Waberi* and *Hawal Wadaag* where some husbands insisted on managing the cash even though women were the listed beneficiaries. In Mogadishu one divorce occurred and women were victimized as a result of cash distribution. These cases were minimal and may not require any specific response by agencies. Overall, the study indicates that women were well protected right from the household level to the distribution centres. It is also important to note that Gender Based Violence is prevalent in Somalia and may not be directly linked to cash programming. However, agencies need to ensure that measures are in place so that such links do not get established.

d. Does Unconditional cash transfer pose the danger of social exclusion in the sense of vulnerability?

The study did not come across any cases of social exclusion. In the Somalia context, sharing is a norm. The cash grants brought the communities together socially. As earlier noted, the beneficiaries could contribute towards and participate in social functions like weddings and funerals. Vulnerable persons who were beneficiaries of the unconditional cash transfers responded negatively when asked if they felt excluded in their communities.

e. Is there a link between traders increasing commodity prices with beneficiary/non-beneficiaries access to a certain credit threshold?

The market in Somalia is functioning fairly well and that was the reason for the intervention strategy in the first place. From the study a few respondents indicated that some unscrupulous traders did increase prices when they realised that cash transfers were imminent. However, unless a trader had access to the beneficiary list, it was difficult to target beneficiaries directly for price hikes. The price hikes therefore affected both beneficiaries and non-beneficiaries.

Given that taking advantage of the poor is religiously discouraged, the problem is easily contained through awareness creation.

f. What is the relationship between beneficiary's access to cash with the demand of tax from government or the local security groups/militia to provide security? What's the trend?

This was a huge protection challenge in IDPs, more so in Mogadishu. The perpetrators were IDP gate keepers, land lords and local militia groups. Illegal taxation and taking advantage was discussed with programme beneficiaries. The term used was 'Protection fee' – apparently protecting the beneficiaries from possible evictions from the IDP camps.

3. BEST PRACTICES FOR UNCONDITIONAL CASH TRANSFERS AND PROTECTION

- The use of the *Hawalla* system to manage and distribute cash proved very successful in minimizing protection issues on agency staff as well as incidences of cash diversion or loss. *Hawallas* have also stood the test of trust among the communities whose primary concern was to access the cash needed for relief. However, protection concerns of collusion between *Hawallas* and local administration or even beneficiaries need to be studied further to gauge the magnitude and prevalence. Where agencies are wary of the *Hawallas*, they should put in place tight monitoring systems, including use of GIS, telephone confirmation and photographs as discussed earlier to ensure protection concerns are taken care of.
- Use of local institutions, specifically, the Village Relief Committees for monitoring proved effective especially where women representation in the VRCs was high. The VRCs knew and understood the beneficiaries well, who are mostly women. In addition, use of local staff increased project outreach. The staffs understand the local dynamics well. In addition, neutral project staff ensures transparency during targeting and vetting of beneficiaries. The physical security of agency staff is also guaranteed if they remain neutral during targeting, vetting and registration process.
- Incorporation of a complaint and feedback mechanism is a good practice that helps collect protection issues that would otherwise not be reported for lack of a suitable forum. Agencies should however encourage frequent use of such mechanisms by the beneficiaries. The mechanisms should therefore exude trust and confidentiality while ensuring that deterrent action, legal or otherwise is taken against the perpetrators. This will help keep the beneficiary confident to continue using the complaints desks.
- The use of common monitoring systems as well as independent monitors was a good practice. It brought out various views on project progress. The systems ensured that beneficiaries received their cash grants meant for their social and physical protection as designed in the intervention. However, the challenge of coordinating data collection and comparison is an organizational challenge that could be resolved in future programming.

- Targeting women in vulnerable male headed households who are polygamous is a good strategy. It ensured families and especially children protection needs (nutrition, health, education) are addressed with the cash grants received. The situation would be different in a situation where men in polygamous households were targeted – they would perhaps not use the funds for the designed purpose.
- Use of VRCs is an effective strategy as they neutralize any negative impacts of cash transfers at household level by solving problems before they escalate. The members of the VRCs were the first point of call when any disagreement occurred, they provided a forum where tensions were discussed and resolved.
- Transferring cash in small amounts was a good practice given that the amount disbursed could cause intra-household conflict e.g. giving a wife 500 USD at once may put her at a protection risk of compared to smaller amounts of 10- 100 USD. This was the practice in this project.

4. RECOMMENDATIONS

4.1 GENERAL RECOMMENDATIONS

- Cash transfers remains a critical intervention in Somalia and should be considered when complex emergencies of this nature occur. Because market work fairly well, boosting the purchasing power of crisis-affected households through such transfers is better than transporting bulk items like food and non-food items.
- As a measure towards ensuring sustainability, it is important to integrate cash transfer programs into other existing programmes. It is also important to ensure this is in line with government development strategies and the long term social safety nets e.g. working with the Puntland social welfare. This is in recognition that cash transfers do come to an end and if not linked to long term safety net, the cycle of vulnerability will continue for the vulnerable households.
- It is possible to attach minimum conditions during cash transfers. Communities are responsive to this option but wish to be given a say on conditions to be attached. For example, some respondents would choose taking their children to school than seeking own medical treatment. Such people would favour conditions targeting children.
- Communities may consider conditional cash transfers for able bodied persons but would like to be given a say on conditions to be attached. Conditions could be used to build some community assets using cash for work interventions. However, the challenge lies with monitoring of the conditionality given the insecurity. As a result, this can only be planned for in the future when conditions allow monitoring.
- Humanitarian actors should advocate to donors for longer term safety net programming options that eventually phase out into long term development.

4.2 SPECIFIC RECOMMENDATIONS ON PROTECTION

- To improve project design, a holistic approach that takes into account the protection context, victims, perpetrators, beneficiaries, local administration and service providers is necessary. As discussed above, suggestions include having specific protection objectives in the project design e.g. sensitizing and awareness creation targeting IDP gate keepers and the local administration on Human Rights and IDP rights. Institutionalising protection is also an option where the agency has such a mandate. In this case, staff directly implementing cash transfer programmes should be trained in protection strategies and issues. At least one staff should have adequate knowledge on protection issues while all other staff, including drivers and accountants should be sensitised on how their action or lack of action it may expose beneficiaries to protection issues.
- To enhance the project design of unconditional cash transfer programs, integration of protection issues specific to the various target groups e.g. GBV, evictions, harassment for IDPs and special interest groups is necessary.
- The design of the unconditional cash transfers ought to take into account the existing and potential protection service providers as well as the services offered in order to enhance protection. This would be helpful especially for agencies without a protection mandate. Strengthening service providers would positively impact on protection and resolve some of the protection challenges faced during implementation.
- Where agencies do not have a mandate on protection issues, it is preferable to reach out to Central and local government as well as other humanitarian actors (NGOs and UN agencies) that have a protection mandate. This can be done through advocacy.

4.3 SPECIFIC RECOMMENDATIONS ON CASH TRANSFERS

- To reduce complaints from non-beneficiaries of unconditional cash transfers, it is important to ensure public vetting of selected beneficiaries. This can be done by VRCs, agency staff and local administration while ensuring that target communities are in attendance. Public vetting is possible in communities where persons know each other and where such an exercise does not expose the beneficiaries to protection related risks. Vetting cannot be done in IDP camps where IDPs do not know one another. This would also expose beneficiaries to protection risks e.g. discrimination because of their clan orientation or abuse because of their gender type. The VRCs who are commonly used in the targeting exercise should also be vetted to ensure a balance of representation of clans and lineages of the targeted communities. Vetting VRCs can be done even in the IDP camps.
- As a condition for selection of the Hawalla participation in the program, incorporate pre-financing ability or possible deposit of Bank guarantees with international banks. This would enhance security of beneficiary cash and address possible delays of such cash transfers during emergencies.
- Unconditional cash transfers should consider supporting durable/sustainable solutions such as integration of IDPs into the host communities, return to place of origin and initiate/support sustainable livelihoods. Households are able to access social safety nets in

communities they are integrated into. Also to consider is longer term cash transfers for longer term support. This is however faced with the challenge of articulating this need to donors who are more skewed to emergency only or long term development interventions.

- Where possible, standardization of agency SOPs could improve implementation for the cash transfer interventions in future.

ANNEXES

ANNEX 1: TERMS OF REFERENCE



Danish Refugee Council, on behalf of the Somalia Cash Consortium (ACF, Adeso, DRC and Save the Children) in collaboration with Cash Based Response Working Group

Project	Cash Consortium
Position Type	Short-term consultancy
Study type	Study on Cash and Protection in Somalia
Position Location	Nairobi, with field travel to Somalia
Duration	45 days
Reporting to	Danish Refugee Council
Working with	Somalia Cash Consortium (ACF, Adeso, DRC and Save the Children), field teams and Cash Based Response Working Group Members
Starting date	17 June 2013
Application deadline	24 May 2013

1. Background

In response to the famine in Southern and Central Somalia, several agencies have been implementing a large-scale unconditional cash transfer programme. The initiatives represent a comprehensive effort to address the alarming food insecurity of the most vulnerable households in the region.

Danish Refugee Council, Adeso, Save the Children and Action Against Hunger (ACF) International formed the Cash Consortium that has been implementing the Food Assistance to South Central Somalia (FASCS) project since September 2011. The objective of the project is to provide vulnerable households with access to basic food and non-food items. The project is providing households that are experiencing food and livelihoods crisis with unconditional cash grants in order to allow them to purchase their food and non-food basic items. The project is being implemented in Mogadishu, Lower Juba, Gedo, Hiran, and Mudug regions of South and Central Somalia.

The Somalia Cash Consortium is part of the Cash Based Response Working Group (CBRWG); an independent forum of technical professionals dedicated to cash programming in Somalia established in April 2008, the CBRWG is an informal working group that strives to coordinate and harmonize member's responses in Somalia. The mandate is to ensure quality assurance in the design and implementation of cash based responses and to support coordination efforts. This includes identifying and agreeing upon best practices in cash response programming as part of a sustainable livelihoods response. It also includes linking relief rehabilitation, development planning and implementation processes. The overall aim of CBRWG is to streamline the design, development and implementation of cash based responses in Somalia. The group strives to improve programs and their ability to benefit vulnerable groups in Somalia¹⁵.

15

The proposed assessment is for a joint initiative by the Somalia Cash Consortium (ACF, Adeso, DRC and Save the Children) with support from CBRWG; but the contract for this consultancy assignment shall be managed by DRC.

2. Justification for research

Unconditional cash transfers were widely used in response to the famine in south central Somalia in 2011 as a life saving response to vulnerable households to support increased access to food and non-food items. In humanitarian world and specifically in the context of cash transfer programming, there are views that unconditional cash transfer are more likely to provide unintended potential both positive and negative in equal or varied measure. Such considerations may include emergence of conflict in targeted households or in the community. It is also viewed that due to cash interventions in certain settings, it may provide the means of either the government or the local security groups/militia to provide security/protection to the community members including beneficiaries, non-beneficiaries and other stakeholders i.e. men, women, boys, girls and organization staff and other parties of interest.

Cash transfers present an opportunity for positive protection outcomes, as well as some specific protection risks after beneficiaries' have received their cash, these risks include: the risk of taxation by local authorities, power holders or theft by criminal groups, specific protection risks for female beneficiaries (including intra and inter-household violence) and the risk of unfair treatment by traders and shopkeepers, including increased prices. On implementing this project, the cash consortium considered protection principles by making sure that it did not expose people to more harm and that there was no impartiality in accessing cash in proportion to need making sure that in doing so no violence or coercion would occur. As required, the consortium collected and analyzed data through the set monitoring and evaluation system including carrying out research studies that led to remedying information on specific programming issues, abuses or violations of gender rights, safety of beneficiaries, non-beneficiaries including inclusion of special groups of interest.

Though it's widely accepted that in the event of an emergency it's advisable not to discriminate against the affected population, it is also well known and socially accepted that during an emergency such as famine, conflict e.t.c the mostly vulnerable and so much affected population are generally women, children including the most vulnerable IDPs. Unconditional cash transfers increase protection by reducing the risks faced by affected populations. Critically, by satisfying essential needs (including food, non-food and access to services), resort to harmful coping mechanisms such as survival sex and child labour can be avoided. Furthermore, an immediate increase in a person's purchasing power allows them to protect their assets (i.e. abstain from selling them to cover immediate needs) and/or invest in the recovery of their livelihoods. Unconditional cash provision can be one-off transfers to address a specific need such as transport for return, building a shelter or initial capital to start a business, or they can be continuous, e.g. monthly transfers just as the cash consortium did to address continued needs such as food, rent or education and also stimulate economic recovery and ultimately generate positive effects for the host population, as cash is injected into the local markets.

Although cash transfer addresses important protection risks, particularly by minimizing the need to resort to negative coping mechanisms; from the monitoring data and field studies done in Phase I of the project, there were indications that the practice of distributing unconditional cash grants introduces jealousy among the members of the community leading to certain protection issues such as discrimination of individuals from minority clans and excluded vulnerable groups such as Women, IDP's and Children heading certain households; by power holders such as local militia/criminal groupings, local authorities and even traders. This can be minimized by providing the affected with the means to satisfy their basic needs through unconditional cash transfers to reduce the many forms of exploitation and abuse thus enable vulnerable groups affected by the emergency to determine their own priority needs and make decisions as to how best to address them, thus contributing to their dignity.

Decision-making on the use of the cash has a possible relationship with cause of conflict in the Somalia households emanating from lack of joint decision making between wife and husband during crisis situations. Intra-household conflicts as a result of the cash interventions are always reported by beneficiaries and non-beneficiaries with many

households reporting cases of intra-household conflict either between parents and (adult) children or between husbands and wives (particularly in polygamous households). Some beneficiaries are usually aware of existing conflict within other beneficiary households and within the villages they live in and also non-beneficiaries have also suggested that they at one point have seen petty conflicts among cash beneficiary households and confirmed that most were minor and easily resolved.

Other negative unintended impacts of the cash interventions may include diversion of cash for anti-social purposes, corruption and increased security risks for beneficiaries and jealousy from other community members which may lead to such protection issues though given the high numbers of people in need and the limited project resources, this is not a surprising outcome. A significant number of the cash beneficiaries may feel that other people are jealous of them including traders and gate keepers. Non-beneficiaries have confirmed such feelings of jealousy; from the monitoring reports it was also noted that feeling bad or being jealous is unavoidable when one sees his/her neighbor collecting cash or food and the other person has nothing which may result in conflict.

To date, monitoring systems have been weak at capturing these sensitive issues around beneficiary protection. Furthermore, a study on 'Gender Impact Analysis of Cash Transfers', conducted in 2012 by the Cash Consortium, identified a need for further qualitative research, with an emphasis on a longer-term approach. In order to gather valid and reliable information about protection issues it is necessary to build beneficiaries' trust, which is difficult to achieve within the context of a single interview. Therefore, the Cash Consortium has decided to commission a study with the aim of gathering more in-depth information about the specific protection risks (and benefits) of cash transfers, for beneficiaries in south central Som

3. Study Objectives

The objectives of this study are to assess positive and negative impact of cash transfers on beneficiary protection. Key research questions are outlined in the table below:

Positive Impact

Positive Impact	<ul style="list-style-type: none"> ➤What are the most appropriate, effective, and efficient ways of helping crisis-affected households meet their needs considering their safety and other protection issues in relation to cash distribution? ➤Can the use of technology such as mobile money transfers reduce the negative impacts brought by unconditional cash transfers? ➤What other effective and secure ways can be used to transfer cash to vulnerable communities in south central Somalia? ➤What lessons on social interventions can we learn from this study and adopt to ensure avoidance of conflict within households during and after targeting, registration and distribution of cash? ➤Does unconditional cash transfer strengthen/increase the level of protection of cash beneficiaries compared to those who don't receive cash? ➤What are the possible socio-economic determinants and indicators that may lead to reducing or eliminating the negative impacts of cash transfer programming? ➤Are there any other monitoring systems that can be used to capture sensitive issues around beneficiary protection before, during and after cash distributions? ➤Do beneficiaries have other measures to help cushion themselves from the negative impacts of protection and to help reduce the risks faced? ➤What measures should be put in place by organizations implementing cash transfer programmes to appropriately support the recovery of affected communities from the physical, psychological and social effects of violence and other abuses as a result of cash interventions?
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Negative Impact	
Negative Impact	<ul style="list-style-type: none"> ➤What is the linkage between cash transfer programming and negative social impacts that lead to protection issues among beneficiaries and non-beneficiaries in relation to other stakeholders in Somalia? ➤What are the types, nature and magnitude (sensitivity) of risks/problems/challenges brought about by cash transfer programming at household and community level, and among stakeholders? ➤What additional protection burden/challenges come with cash transfer programming in relation to gender? ➤Does Unconditional cash transfer pose the danger of social exclusion in the sense of vulnerability? ➤Is there a link between traders increasing commodity prices with beneficiary/non-beneficiaries access to a certain credit threshold? ➤What is the relationship between beneficiary's access to cash with the demand of tax from government or the local security groups/militia to provide security? What's the trend?

4. Scope of Work

Field research should be conducted in Lower Juba, Gedo, Mudug, Hiran and Mogadishu regions of south central Somalia, with interviewees from different livelihood groups, who have been involved in unconditional cash transfer programmes. The following factors can be used to identify a cross-section of focus areas and interviewees:

- Amount of transfer received per household
- Urban / rural
- Pastoralist / agro-pastoralist / riverine communities
- Levels of displacement, access to land
- Gender, age, clan, etc.
- Beneficiaries / non-beneficiary perspectives

5. Methodology

A longitudinal, in-depth, qualitative methodology will be used to deal with such sensitive protection-related issues. The methodology will be further defined by the consultant (in the proposal) and revised at the outset of the consultancy. The following elements should be included:

- Literature review, including review of existing programme documentation and monitoring data
- Interviews with NGO project staff, both in Nairobi and in Somalia
- Data collection in the field, including questionnaires and semi-structured interviews with both beneficiaries and non-beneficiaries
- Data analysis, validation of findings and report writing

6. Deliverables

- Initial work plan and proposal for study (including study methodology and process of data collection, timeline), to be presented in Nairobi.
- Final plans and data collection tools, for approval prior to fieldwork in Somalia.
- Interim study report with preliminary analysis and observations, submitted for feedback and comments.
- Presentation in Nairobi on study findings for final consensus building.
- Final study report for external circulation, after approval.

7. Management and Coordination

The consultant will report to Eliab Mulili in DRC and will work closely with Technical advisors from the four consortium agencies including the Cash Based Response Working Group members. The technical contractual coordination of the assignment will be undertaken by the M&E focal point of the Consortium. The consultancy contract will be managed by DRC.

8. Timeframe of the consultancy

The study will be completed within 45 working days; the final report is to be submitted by the end of the set study period.

9. Qualification of the Consultant

- Advanced degree in political sciences, international relations, human rights, monitoring and evaluation, economics, social sciences, anthropology, or other areas relevant for the assignment.
- At least five years' of relevant professional work in social research or undertaking related studies.
- Experience in Somalia or work in a similar context will be an added advantage,
- Extensive experience in working with humanitarian organizations (INGOs, local NGOs, local authorities, and beneficiaries).
- Understanding of the dynamics of aid in Somalia.
- Understanding of cash transfer programming in an emergency context.
- Demonstrated analytical and writing skills.
- Excellent knowledge of English (knowledge of Somali an asset).

10. Intellectual Property Rights

All documentation related to the assignment shall remain the sole and exclusive property of Somalia Cash Consortium (ACF, Adeso, DRC and Save the Children)

11. Application Process

Applications should be submitted by 24th May 2013. All applicants must meet the minimum requirements described above. Each application package should include the following:

- Cover letter with the applicant’s current contact information
- Proposal for the consultancy assignment with methodology and budget
- CV(s) of consultant(s), including detailed work experience, education/degrees, and details of similar assignments.
- 3 Professional References, with complete contact information

All applications should be sent to Danish Refugee Council drcjobs@drchoa.org with the subject line: **Research consultancy on cash and protection in Somalia.**

ANNEX 2: WORK PLAN

Specific Tasks	Wk 1 Jun 23-29	Wk2 Jul 1-6	Wk3 Jul 7-13	Wk4 Jul 14-20	Wk5 Jul 21-27	Wk 6 Jul 28-Aug 3	Wk 7 Aug 4-10	Wk 8 Aug 11-17
Preliminary meetings with DRC								
Inception report								
Desk review of relevant documents, Identification and sampling of respondents								
Development of research instruments – Questionnaires, structured questions for KIIs								
Recruitment, training of research assistants and Pre-testing								
Data collection Process/field work; Household surveys.								
Data processing/entry, analysis and interpretation of findings								

De-briefing and Preparation of draft report								
Validation workshop								
Comments from validation meeting								
Preparation of the final report								
Presentation of final report								

ANNEX 3: LIST OF PERSONS INTERVIEWED

Key informants

SN	Name	Institution/Organization	Designation
1	Jean Christophe Saint Estebene	Adeso	Country Director - Somalia
2	Shaswat Sharaf	ACF	Country Director - Somalia
3	Holly Radice /Steve Mutiso	SCI	Country Director - Somalia
4	Eliab Mulili	DRC	Protection Manager
5	Charles Anguba Maumo	Adeso	M&E Manager
6	Agnes Shilemi	Adeso	Regional Cash Programme Manager
7	Mohamed Abdullahi Mohamed	ACF Mogadishu	Cash/Emergency Field Officer
8	Abdirahman Ali Mohamed	ACF Mogadishu	Base Officer
9	Abdirizak	SCI Mogadishu	Field Manager
10	Deeqa Warsame Ali	SCI Mogadishu	FSL Manager
11	Abdiwahid Ahmed Abdullahi	SCI Mogadishu	CPD
12	Abdulkadir Abdi Mohamed	SCI Hiran	Food Security Officer
13	Abdiwahid Ali Ibrahim	SCI Hiran	Deputy FS Officer
14	Mohamed Issak Janafey	SCI Hiran	Secretary
15	Mohamed Takhil	Adeso Gedo	Programme Coordinator
16	Mohamed Omar	Adeso Gedo	Programme Officer
17	Noor Hassan Umeye	Adeso Gedo	Field Assistant
18	Bureeqa Ali Sheikh	Adeso Gedo	Field Assistant
19	Mohamed Noor	Hodan Online	Hawala
20	Mukhtar Ali Mohamed	Kabase IDP Camp Dollow	Village Elder
21	Maalim Isaak Hassan	Kabase IDP Camp Dollow	Village Elder
22	Mahat Gabow Adan	Kabase IDP Camp Dollow	Security
23	Abdikadir	DRC Dollow	Project Manager
24	Zaima Abdullahi Hagi	DRC Mogadishu	Deputy Area Manager/Cash and Livelihoods Coordinator
25	Moyadin	DRC Mogadishu	Security Officer
26	Mukhtar	DRC Mogadishu	M&E Manager

Focus Group Discussions

SN	Name	Region	Designation
1	Mohamed Hussein Wehelie	Hiran	Village Elder Chairman
2	Hassan Jamac Abdulle	Hiran	Elder

3	Maolim Mohamed Abdulle	Hiran	Elder
4	Hussein Samatar Abdi	Hiran	Elder
5	Mohamed Ware Gure	Hiran	Elder
6	Abdi Dirie Fahiye	Hiran	Elder
7	Mohamed Sabrire Gure	Hiran	Elder
8	Hawa Mahamud	Gedo	IDP
9	Edo Salat Hassan	Gedo	IDP
10	Salado Somow Fatax	Gedo	IDP
11	Habibo Mahamad Mursal	Gedo	IDP
12	Fatumo Wajir Hassan	Gedo	IDP
13	Maimuna Mohamed Yusuf	Gedo	IDP
14	Muhamud Bayle Duhul	Gedo	Agro pastoralist
15	Mahamad Sdan Garow	Gedo	Agro pastoralist
16	Muhubo Yiusuf Adan	Gedo	Pastoralist
17	Zainab Hashi Abdille	Gedo	Pastoralist
18	Abdirahman Mahamad Jibril	Gedo	Riverine community
19	Nadir Abdirahman Galla	Gedo	Riverine community
20	Abukar Da'ud Gure	Hiran	IDP
21	Abdi Sabrie Osman	Hiran	IDP
22	Ali Kalil Nure	Hiran	IDP
23	Samey Mohamed Hassan	Hiran	IDP
24	Suban Rage Qanyare	Hiran	IDP
25	Faduma Hussein Nurie	Hiran	IDP
26	Ahmed Dhagahow Hussein	Hiran	IDP
27	Ali Osman Mohamed	Hiran	IDP
28	Ruqiya Ali Abtiyow	Hiran	IDP
29	Mohamed Abdule Adow	Hiran	IDP
30	Mohamed Abdirizak Mohamed	Mogadishu - Waberi	Village Committee Chairman
31	Ali Ibrahim Bilal	Mogadishu - Waberi	Member VC
32	Hassan Ali Abukar	Mogadishu - Waberi	Member VC
33	Ahmed Aden Ibrahim	Mogadishu - Waberi	Member VC
34	Ibrahim Gure Bare	Mogadishu - Waberi	Member VC
35	Hassan Moalim Amin	Mogadishu - Waberi	Member VC
36	Luul Ali Mursal	Mogadishu - Waberi	Member VC
37	Halimo Nuur Ali	Mogadishu - Waberi	Member VC

38	Anab Hanshi Ibrahim	Mogadishu - Waberi	Member VC
39	Maalim Mohamed Abdi	Mogadishu – Hawal Wadaag	Village Committee Chairman
40	Hadow Ali Abdullahi	Mogadishu – Hawal Wadaag	Member VC
41	Farhiyo Mohamed Yalaxow	Mogadishu – Hawal Wadaag	Member VC
42	Saliido Aden Doole	Mogadishu – Hawal Wadaag	Member VC
43	Mohamed Dooyow Mohamed	Mogadishu – Hawal Wadaag	Member VC
44	Said Abdiwahid Maaday	Mogadishu – Hawal Wadaag	Member VC
45	Ali Abdi Aden	Mogadishu – Hawal Wadaag	Member VC
46	Omar Mohamed Ibrahim	Mogadishu – Hawal Wadaag	Member VC
47	Kassan Aden Ibrahim	Mogadishu – Hawal Wadaag	Member VC

ANNEX 4: GUIDE QUESTIONS AND HOUSEHOLD QUESTIONNAIRE

Household Questionnaire

TOOL 1: STUDY QUESTIONNAIRE

Introduction

I am assisting Somali Cash Consortium (Adeso, Danish Refugee Council, Save the Children and Action Contre La Faime) to collect information on cash and protection in Somalia. All the information you provide will be kept confidential and will not be linked to you without your approval. If you feel uncomfortable you are free to stop the discussion at any time. I will take notes during the discussion for purposes of documentation and the session may take about 30 minutes or less. I am also ready to answer any questions that you may have. With your permission, I hope I can now start the discussion.

SECTION 100: GENERAL INFORMATION

101: Date of interview

102: Name of interviewee.....Contact.....

103: Interview duration.....Start:End:Time:

104: Study Area/Region/District (Circle appropriate one)Hiran: 1. Beletweyne 2. Bulo Burti 3. Mahas 4. Mataban

Gedo 1. Belet Hawa 2. Dollow 3. Luuq
 Lower Juba: 1. Afmadow 2. Dhobley
 Mudug: 1. Galkayo North 2. Galkayo South 3. Hobyo
 Mogadishu: 1. Wardigley 2. Hamar Jajab 3. Hamarweyne 4. Kaaran 5. Bondere 6. Wadajir 7. Daynille 8. Hodhan 9. Darkhihley 10. Wardigley

SECTION 200: DEMOGRAPHIC INFORMATION

201: Sex of respondent (Circle where appropriate)

1. Male 2. Female

202. Category A- Settlement: 1. IDP 2. Returnee 3. Resident

202a: Category B – Livelihood: 1. Pastoralist 2. Agro-pastoralist 3. Riverine community

202b: Category C: 1. Urban 2. Rural

203: Age of respondent (Circle where appropriate)

- | | | | | | | |
|-----------------|----------------|----------------|----------------|----------------|----------------|-----------------------|
| 1. 15 -19 years | 2. 20-24 years | 3. 25-29 years | 4. 30-34 years | 5. 35-39 years | 6. 40-44 years | 7. 45 years and above |
|-----------------|----------------|----------------|----------------|----------------|----------------|-----------------------|

203b: Marital status (Circle where appropriate)

1. Single (Never married) 2. Widow 3. Widower 4. Divorced 5. Married with children 6. Married with no children (Circle where applicable)

204: What is the highest level of education that you have attained? (Circle where applicable)

1. Elementary 2. Intermediate 3. Secondary 4. College 5. University 6. None (Never went to school)

205: Size of house hold: How many children do you have? (Circle all responses that apply)

S/N	Own children	Circle here
205	0-1	1
205	2-4	2
205	5-7	3
205	Above 7	4

206. Size of house hold: How many children under 5 years? (Circle all responses that apply)

S/N	Children under 5	Circle here
206a	0-1	1
206b	2-4	2
206c	5-7	3
206d	Above 7 (Specify number)	4

207. Family status: How many dependants do you have? (Circle all responses that apply)

S/N	Dependant(s)	Circle here
207a	0-1	1

207b	2-4	2
207c	5-7	3
207d	Above 7	4

208. Categories of dependants (Circle responses that apply))

S/N	Dependant(s)	Circle here
208a	Wife/husband	1
208b	Immediate children (indicate number here)	2
208c	My brothers and sisters (indicate number)	3
208d	My parents	4
208e	My cousins (Indicate number)	5
208f	Others (specify)	7

207. Ages of dependants

S/N	Dependant(s)	Insert number here
209a	0-1 year	
209b	1-5 years	
209c	5-10 years	
209d	10-15 years	
209e	15-20 years	
209f	Above 20 years	

210. Housing/shelter: What kind of housing/shelter do you live in with your family? (One answer only)

S/N	Housing/Shelter	Circle here
210a	Tents/canvas	1
210b	Traditional houses (mudul)	2
210c	Grass roof/mud walled	3
210d	Iron roof/mud walled	4
210e	Permanent/public house	5
210f	Iron roof/iron walled	6

210g	Other (specify)	7
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SECTION 300: SOCIAL ECONOMIC INDICATORS

301. Employment status (One answer only)

S/N	Type of employment	Circle here
301a	Informal and employed	1
301b	Informal and self-employed	2
301c	Formal and employed	3
301d	Formal and self-employed	4
301e	Unemployed	5

302. Sector of employment/engagement (Circle responses that apply)

S/N	Sector	Circle here
302a	Commercial/Trade	1
302b	Service – telecom, hawalas, kiosks, shops	2
302c	Livestock	3
302d	Agriculture	4
302e	Environment	5
302f	Other	6
302g	Not applicable	7

303: What is your main source of livelihood/income? (Circle responses that apply)

S/N	Source of livelihood/income	Circle here
303a	Farming	1
303b	Petty trader	2
303c	Charcoal burning	3
303d	Livestock	4
303e	Cash transfer from SCC	5

303f	Other (specify)	6
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304. What is your monthly income? (One answer only)

S/N	Income	Circle here
304a	0-50 dollars	1
304b	50-100 dollars	2
304c	100-200 dollars	3
304d	200-500 dollars	4
304e	Above 500 dollars	8

305. What are your monthly expenses?(One answer only)

S/N	Expenses	Circle here
305a	0-50 dollars	1
305b	50-100 dollars	2
305c	100-200 dollars	3
305d	200-500 dollars	4
305e	Above 500 dollars	5

Do they meet your basic needs? 1- Yes; 2 – No (Circle one)

If yes, How:

If no, explain: _____

306: Impact: what Positive impact has the cash transfer created within the HH?

307. Has the cash transfer improved the livelihood within the HH?
.....

308: Has the cash benefits improved the status of the Household? If yes, in what way?

.....
(Stability, empowered by Headed HH)

309. Impact: Negative: Has the cash benefit created a conflict within the HH?

1- Yes; 2 – No (Circle one)

If yes, How:

What type of conflict: _____

How do you solve the conflict:

310: Has divorce cases increased due to cash transfers?

1- Yes; 2 – No (Circle one)

If yes, How many:

311: Do men feel threatened and became violent?

1- Yes; 2 – No (Circle one)

If yes, How:

312: How frequent of the Violence, the level of injury?

Please provide the number of people attached and violated?

313: Has the cash transfer encouraged laziness, idleness, and dependency syndrome?

1- Yes; 2 – No (Circle one)

If yes, How:

314: Has the cash transfer affected the social/ clan systems?

1- Yes; 2 – No (Circle one)

If yes, How:

315: Are the gatekeepers asking for money?

1- Yes; 2 – No (Circle one)

If yes, How:

How much do they given?

316: Are there tensions between beneficiaries and non-beneficiaries.

1- Yes; 2 – No (Circle one)

If yes, How:

If no, explain: _____

317: In which area are you most vulnerable? (Circle responses that apply)

S/N	Constraints	Circle here
317a	Health	1
317b	Food insecurity	2
317c	Education	3
317d	Employment	4
317e	Security	5
317f	Other (specify)	6

318: How can you reduce vulnerability? (Circle responses that apply)

S/N	Opportunities for improving livelihoods	Circle here
318a	Increase cash benefits	1
318b	Improve access to basic services	2
318c	Initiate alternative livelihoods	3
318d	Other (specify)	4

319: What services do the following provide to improve your situation and protect your interests? (Circle all responses that apply).

S/N	Service providers	Circle here	Type of service
319a	Government	1	
319b	NGOs/Private sector	2	
319c	Community	3	
319d	Others specify	4	

320: Who has given most support?

S/N	Service providers	Circle here	Type of support
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320a	Government	1	
320b	NGOs	2	
320c	CBOs	3	
320d	Community	4	
320e	Other specify	5	

320a: Who has hindered you from getting support and how? Explain:

.....

.....

SECTION 400: CASH TRANSFER PROGRAMME

401: Have you received financial assistance from any of the under-mentioned agencies?

Yes No (Circle responses that apply)

S/N	Agencies	Circle here
401a	ADESO	1
401b	DRC	2
401c	Save the Children	3
401d	ACF	4
401e	Any other (specify)	5

If yes, how much? _____

402. How have you used the cash benefits to improve your livelihood? Rank them. (Multiple responses possible)

S/N	Cash benefits	Circle here
402a	Buying food and clothes	1
402b	On business/farming	2
402c	Improving shelter	3
402d	On basic services – health, education	4
402h	Other specify	5

In what way has your livelihood improved – purchasing power, meeting basic needs, taking children to school, increased status, recognition etc?

.....

If no, what is the reason?.....

403. How would you rate the implementation of the cash transfer programme?

S/N	Performance of programme	Circle here
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403a	Very good	1
403b	Fairly good	2
403c	Poor	3
403d	Very poor	4
403e	I don't know	5

Reason for the score:

.....

404: How fast does the cash reach them?

.....

405. Use of technology: How efficient is the Hawala system? Do Advise the program to change Hawalas?

1- Yes; 2 – No (Circle one)

If yes, How:

If no, explain: _____

404. If the programme had to put conditions on the cash transfer, would you accept the following:(Circle responses that apply)

S/N	Conditions	Circle here
404a	Cash for work	1
404b	Food for work	2
404c	Take children to school	3
404d	Take children for health checks	4
404e	Other suggestion	5

405: Is there anything you would want to tell me in relation to what I have been asking you on cash transfers?

THANK YOU.

Key informant Guide Questions – SCC, CBRWG

1. How would you rate the performance of Food Assistance to South Central Somalia in terms of addressing vulnerability/food security and livelihoods/access to basic food and non-food items? How relevant has it been in the local context? Have you met the objectives of the programme? What has been the level of donor support?

2. How has been the collaboration with consortium partners, CBOs, Local Administration, community (Elders/Village Committees) and other agencies?
3. What have been the challenges in implementing this programme – resources, conducive operating environment etc? What have been the major risks/dangers associated with the cash transfer system?
4. Positive impact on the livelihoods of targeted households? Contribution to building community assets, household economy/purchasing power etc? Who has benefited most among the vulnerable? Any success stories?
5. Negative impacts of the cash transfer? Effects of the cash transfer and dangers associated with the system. What have been the biggest risks in implementing the cash transfers? How have you managed these risks?
6. Have the most vulnerable (IDPs, Returnees, women, children, pastoralists, agro-pastoralists, riverine communities) been protected from exploitation/intimidation/violence etc. by gate-keepers, local militia groups, unscrupulous traders, clans etc? How fair has been the distribution of cash benefits?
7. What measures have been put in place to safeguard the vulnerable from physical and psycho-social effects of violence and other abuses?- militia groups, exploitation by traders, inter-clan conflicts, violence, discrimination, gate keepers, corruption etc.
8. What mechanisms have been put in place to monitor the cash transfer system during and after implementation?
9. What are the prospects of replicability and expansion of the programme? How sustainable is the approach/strategy of unconditional cash transfer? What areas of the programme could be improved??
10. What sustainability measures have been put in place to safeguard the beneficiaries after project end? Exit strategy.

Key informant Guide Questions – CBOs, Local Opinion Leaders, Village Committees

1. How has the cash transfer programme impacted on the livelihoods of the targeted communities? Has the programme been relevant to the needs of the community? What has been the level of beneficiary/community participation?
2. Has the approach been appropriate - selection/targeting, outreach, transparency, accountability and service delivery? What has been your contribution to the process? Which
3. What has been the positive impact of the cash transfer on the beneficiaries, households and local economy? Has it contributed to improvement of livelihoods? Who has benefited most?
4. What have been the main challenges? Negative impacts of the cash transfer system? Effects of the cash transfer and dangers associated with the system – insecurity, violence, jealousy by non-beneficiaries etc.

5. What have been the biggest risks in implementing the cash transfers? How can these risks be minimized or eliminated?
6. Have the most vulnerable (IDPs, Returnees, women, children, pastoralists, agro-pastoralists, riverine communities) been protected from exploitation/intimidation/violence etc. by gate-keepers, local militia groups, unscrupulous traders, clans etc? How fair has been the distribution of cash benefits?
7. If conditions were to be introduced e.g. cash for work, food for work, children have to be enrolled in schools, children have to be taken for health checks etc, would you participate effectively? What effect would such conditions have on the household livelihoods and the vulnerable – children, women and men?
8. How will beneficiaries sustain themselves after the project end?
9. Suggestions for SCC and other development agencies to support the vulnerable in improving livelihoods.

Focus Group Discussions (FGDs) – Pastoralists, Agro pastoralists, IDPs, Returnees, Riverine communities

1. Are you aware of the cash transfer programme implemented by the Somali Cash consortium (ADESO, DRC, Save the Children and ACF)?
2. What role have you played in the implementation of the cash transfer programme?
3. Has the selection of beneficiaries and distribution of benefits been transparent? Are there areas that need improvement? How fair has been the distribution system, in your view? What needs to be improved?
4. What benefits have been gained from the programme? How much cash have you received as individuals or as a group? How has it been utilized? Have you been able to cater for your basic needs? Who has benefited most among men, women and children? Have you received assistance from other sources? Elaborate.
5. What are the main challenges facing pastoralists, agro-pastoralists, IDPs, returnees and riverine communities? How can they be solved? Has the cash benefits assisted in solving these problems? Positive and negative impacts of the cash transfer system??
6. What are the dangers/risks associated with the cash transfer? Do beneficiaries feel adequately protected from adverse effects brought about by the cash transfer system? Exploitation by traders, demand for bribes, jealousy by non-beneficiaries, coercion by local militia groups, inter-clan conflicts, discrimination, insecurity, diversion of cash benefits etc.; How have the vulnerable (women, children, IDPs, returnees, pastoralists, agro-pastoralists, riverine communities) been protected from exploitation, abuses and insecurity as a result of being beneficiaries of the cash transfer system?
7. Do you own land or property? What kind or type? How are you utilizing the resources? What activities are you engaged in to supplement the cash transfer programme?
8. If conditions were attached to the provision of cash (eg. cash for work, food for work, participation in training, children have to attend schools, children have to be taken for health checks), would you still participate in the programme? Would these conditions be suitable for you or how would these conditions

affect you ie. What would be the impact of such conditions on households? If acceptable, should such conditions be made specific for certain seasons and groups (men, women, children)?

9. If the cash transfer ends, how would you sustain yourselves? What coping mechanisms would the community put in place to sustain livelihoods?
10. Suggestions for the consortium and other development agencies to support the vulnerable in Somalia.

ANNEX 5: REFERENCES

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ANNEX 6: SAMPLINGS

Area	District	Sample Size
Mudug	Galkaio North	144
	Galkaio Sounth	140
	Hobyo	116
	Subtotal	400
Lower Juba	Afmadow	374
	Dhobley	200
	Subtotal	574
Gedo	Dollow	220
	Baled Hawa	226
	Luuq	240
	Subtotal	686
Hiraan	Balediwayre	265
	Bulb Burfo	330
	Mahees	210
	Metadaan	103
	Subtotal	908
Mogadishu	Wardhigleu	200
	Hamar Jajab	135
	Hawl Wadag	617
	Hamar Wayre	150
	Karaan	113
	Bondheere	130
	Wadafir	190
	Day Nile	164
	Hodan	280
	Dharkinley	220
	Sub-total	2,199
	Total	4,767

