

Humanitarian Cash Transfer Programme in Yemen

Background

Yemen, one of the poorest and least-developed countries in the world, has descended into a full-fledged military conflict in March 2015. The conflict has exacerbated already challenging economic and social conditions, resulting in the loss of household income and assets; erosion of livelihoods and resorting to damaging survival strategies; disruption of markets, and civilian and public infrastructure; and exposure to danger from violence or forced displacement among other consequences. Currently, the country is undergoing the most complex humanitarian crisis in the world, keeping children trapped in a vicious cycle of poverty, exclusion, and violence.

The formal social protection systems are at the verge of collapse: the Social Welfare Fund (SWF), a key public unconditional cash transfer programme targeting 1.5 million beneficiary cases, was stopped in March 2015 leaving almost 8 million direct and indirect beneficiaries without any social assistance; labour market is exhausted; and public social, support and care services are almost disrupted, exposing people to a wide range of risks and severe covariant and idiosyncratic shocks. Informal social protection mechanisms and networks are overstretched.

Summary

The challenging humanitarian situation has called for a rapid response to support the poorest and most vulnerable during these difficult economic and social times. In end 2015, UNICEF in partnership with public and private institutions launched a humanitarian cash transfer programme (HCTP) in two governorates of Yemen – Amanat Al-Asimah/Sana'a capital and a war-torn Taiz. The first humanitarian cash transfer programme (HCTP-1) targeted 4,999 households (HHs)/28,517 beneficiaries in 10 districts of Amanat Al-Asimah and 8,479 HHs/48,787 beneficiaries in 9 districts of Taiz, i.e. helping 77,304 people, including 47,580 children, survive the conflict. HCTP-1 has specifically targeted traditionally most excluded and poorest Muhamasheen minority communities, who were receiving a monthly unconditional cash transfer (UCT) of YER21,500/~US\$100 (exchange rate of early 2016) per HH for the period of 6 months to address their food insecurity, help meeting their basic needs and facilitate access to social services. In August 2016, UNICEF launched the second humanitarian cash transfer programme (HCTP-2) that is currently targeting approximately 6,650 HHs of most vulnerable and conflict-affected (non-Muhamasheen) populations, in 2 districts of Taiz enclave. As of end December 2016, HCTP targeted 19,173 HHs/104,489 individuals, including 58,937 children.

UNICEF partners with the SWF and its local branches for overall coordination and grievance redress; a local NGO – Hemmat Shabab Foundation – for community outreach; a private sector partner, Al-Amal Micro-Finance Bank (AMB), which used to partner with the SWF on UCT before the crisis, for cash transfers disbursement; and a local IT solutions company, Prodigy Systems, for third-party monitoring (TPM) purposes. The Programme is funded by the Office of U.S. Foreign Disaster Assistance (OFDA), United States Agency for International Development (USAID).

The humanitarian cash transfer programme is not only a temporary form of social assistance for the poorest and most vulnerable, but also a window of opportunity to prevent the total collapse of the social protection system. The programme also contributes to the UNICEF's and other partners' efforts to revive the SWF as well as to strengthening capacity of this and other national social protection mechanisms. UNICEF anticipates that in the aftermath of the conflict, strengthened institutions will play their cornerstone role in sustainable, effective and efficient transition from humanitarian relief to recovery and development, and ultimately to peace (H-D-P).

Programme Management and Monitoring

Targeting and Registration

UNICEF adopted a mixed-method targeting approach, using proxy-means tests and community-based targeting to identify the poorest, most vulnerable and conflict-affected HHs. The Muhamasheen Communities Mapping Survey (MCMS) was conducted to collect household data and register all the Muhamasheen and non-Muhamasheen households in the identified poor neighborhoods and communities in Amanat Al-Asimah. The SWF standard registration and survey questionnaire was used, with additional questions related to displacement and impact of conflict, child protection, and child nutrition. The field workers collected household data, including biometrics, using automated tablets uploaded with the SWF questionnaire. After the data was cleaned and verified, eligibility criteria were applied and magnetic cards were printed for selected beneficiary cases.

In Taiz, a slightly different targeting methodology was followed due to the very difficult security situation. The HCTP-1 targeted only Muhamasheen households, which were surveyed and registered in 2014 under blanket targeting. Prior to launching HCTP-2, a Vulnerable Communities Mapping Survey (VCMS) was commissioned to identify and target the poorest and most conflict-affected non-Muhamasheen households of Saalah and Al-Qahira districts of Taiz.

Cash Distribution Mechanism

During HCTP-1, each beneficiary household had been monthly receiving YER21,500/~US\$100 (the exchange rate of early 2016) for the period of 6 months. In HCTP-2, a monthly unconditional cash transfer of YER21,500 is being disbursed among families with children, and YER10,750/~US\$50 among households without children. The cash is disbursed by AMB that provides financial services for the poorest populations. For maximum reach and coverage, Al Amal Bank utilizes its vast network of mobile banks and money dealers, allowing beneficiaries to collect their cash within walking distance. The time and place of the transfer is communicated through text messages and word-of-mouth, and identification is based on the magnetic cards as well as the fingerprints of the beneficiaries. In case a beneficiary is not able to reach the Al Amal Bank disbursement site in the community due to disability or sickness, then the bank staff delivers the transfer to the beneficiary's home. During distribution, beneficiaries are given awareness messages on spending their cash towards the wellbeing of their children and families.

Gender Empowerment

A key aspect of the HCTP is gender empowerment, as the mothers/female care-takers are the primary beneficiaries for the cash transfers. Fathers/male household heads are only selected if no adult female care-taker is present at the household level. This has entailed extensive advocacy at community level, as the photos of mothers/female-care-takers had to be taken and printed on magnetic cards. At cash distribution sites, female bank tellers are present to verify the identity of the female beneficiaries, as the majority are veiled. Female security guards are present in all cash distribution sites, to manage the queues.

Verification, Monitoring, and Evaluation System

Prodigy Systems, that uses technology solutions, provides third party monitoring of humanitarian cash transfer programmes. Their activities include real-time verification of cash distribution (VCD) as well as post distribution monitoring (PDM) through quantitative and qualitative methods. Verification and monitoring activities are key in highlighting the progress of the programme, ensuring against any possible fund diversion, as well as providing close and consistent examination of the way beneficiaries spend their cash. In Taiz, in addition to Prodigy, Hemmat Shabab Foundation also participated in monitoring to ensure social accountability at community level during HCTP-2.

Grievance Redress Mechanism

A complaint and appeals mechanism has been set up and is led by the Social Welfare Fund. A toll-free number for SWF is printed on the programme's magnetic cards, to enable beneficiaries to complain on any aspect of the programme. The SWF directors in each district are focal points for both complaints and appeal, such that any household in the targeted communities that feel were excluded, although eligible, can raise their concerns to SWF. So far, as of mid-March 2017, a total number of 3,248 complaints and 3,152 appeals were received, handled, discussed and addressed under the HCTPs-1 and HCTP-2.

Referral to services and humanitarian interventions

A referral mechanism is being supported to accompany the HCTP, starting from conducting the Muhamasheen Communities Mapping Survey. The severe cases of child malnutrition identified through mid-upper arm circumference (MUAC) screening, are referred to health centres. Also, during the implementation of the programmes, other programme interventions, such as communication for development, WASH, and immunization, are being coordinated to reach the beneficiary households.

Project Coordination Mechanisms

A Project Coordination Committee (PCC) was established, which includes UNICEF, SWF, Prodigy Systems and Al Amal Bank. The PCC holds regular meetings to discuss various issues raised during HCTP implementation, and to decide on solutions or programme modifications as needed.

Interagency Coordination Mechanisms

UNICEF has signed a letter of understanding with WFP to refer to relative cases for food aid distribution, and coordinate aspects of HCTP. In addition, UNICEF is a member of the Protection Cluster and the Cash and Markets Working Group; where UN agencies, national and international NGOs, coordinate cash transfers programming.