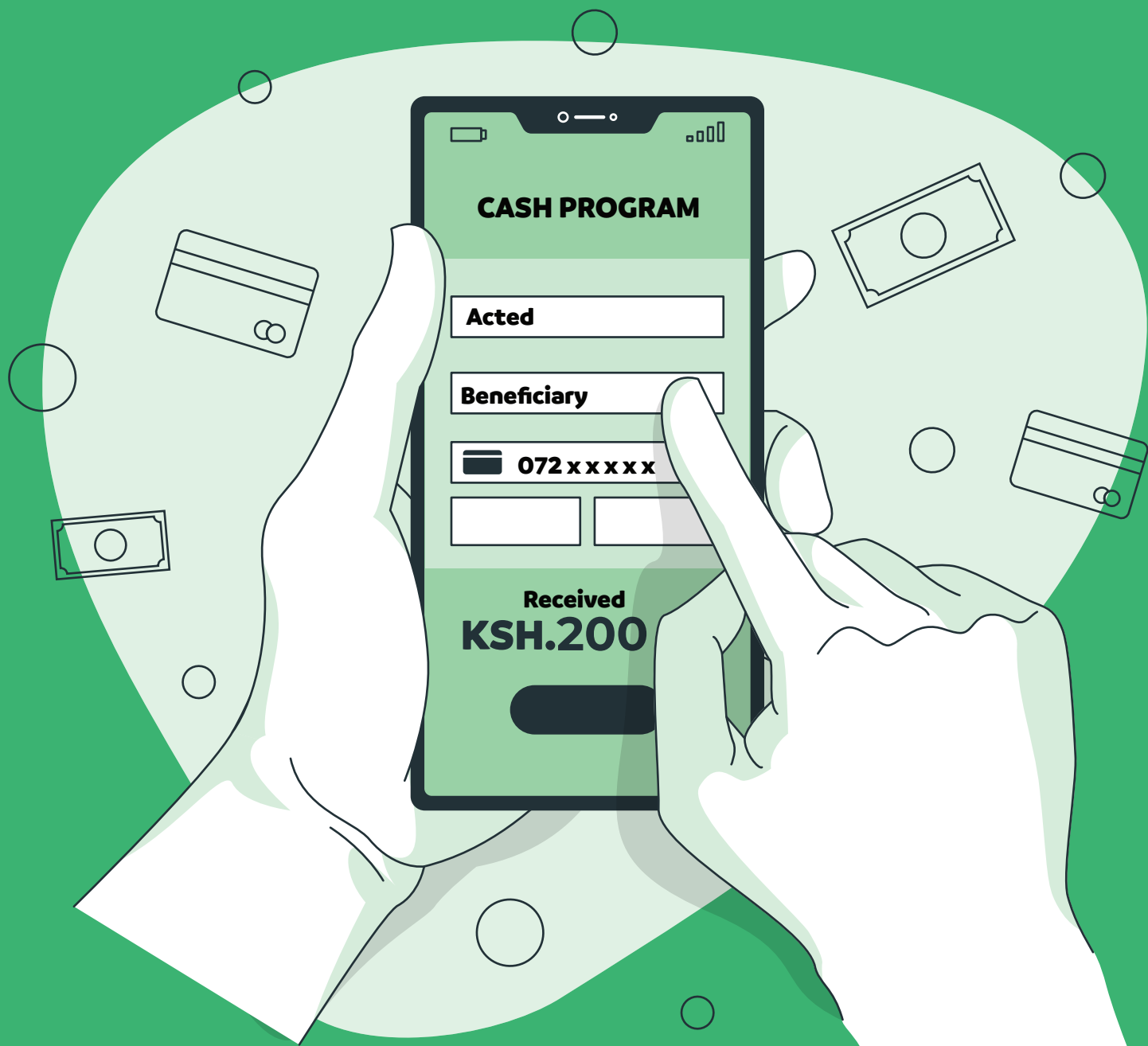


# CASH PROGRAMMING

## KENYA REVIEW



2018 - 2022



## KENYA CASH PROGRAMMING REVIEW PAPER

### Executive Summary

Acted in Kenya is predominantly providing humanitarian assistance in the Arid and Semi-Arid Lands (ASAL) Counties where the main source of livelihood is pastoralism apart from their other uniqueness in terms of population characteristics, geographical features and seasonality. These counties have been facing and continue to face recurrent shocks ranging from drought, floods, and locust infestation which have impacted the livelihood of these populations negatively on different dimensions not limited to food insecurity and loss of livelihood assets.

From 2018 to 2022, Acted has been implementing Cash Programming projects in Kenya to support affected communities meeting their basic needs. During this period, Acted has implemented seven cash assistance focused projects, reaching a total of 60,977 households which translates to a total of 341,270 individuals in the ASAL counties of Kenya and Refugee Camps. This is with a consideration on the uniqueness of these counties, example given on geographical scope, seasonality, and different population characteristics. In this regard, Acted conducted a Cash Programming Review, to ascertain on the effectiveness and the efficiency of the cash assistance over the past four years.

Consolidated dataset in the past four years indicates that there is an improved food security among households receiving cash assistance. This is evident from better access to different varieties of food, a positive change on food frequency with different nutritional importance and a reduced severity on strategies adopted by the households to caution them on food insecurities. Similarly, cash assistance contributes to households' subjective well-being through households' indebtedness level and expenditure. Cash transfer is not reliable for saving as there is no significant impacts made on it.

Over the review period, cash assistance has been influenced by number of cash transfers cycles and household vulnerability as key variables.



**From this review paper, cash programming is recommended for addressing food security and household well-being among the affected population.**



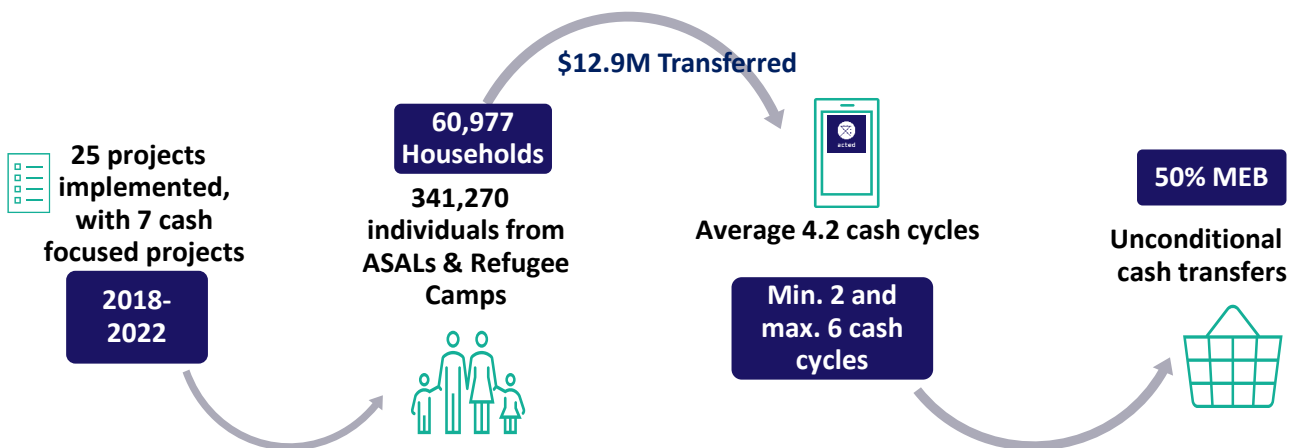
**To realize better impact through cash programming, more than three monthly cycles of cash transfer or more than 50% of MEB is recommended.**

## KENYA CASH PROGRAMMING REVIEW PAPER

### Introduction

Acted in Kenya has been and continues to respond to crisis-affected population through cash programming with a specific focus on addressing food and other basic needs. This is, directly as an implementing organization and through consortiums – BRIGHT Building Resilience with Innovation, Gender sensitiveness, Humanity and Transparency, KCC Kenya Cash Consortium and Start Network. Working in a consortium has not only enhanced the localization agenda through representation and capacity building of local organizations, but also accountability through an Independent Complaints Feedback and Response Mechanism. Cash assistance through either unconditional cash transfers or conditional through cash for work, has come out as an effective and an efficient way of supporting the affected population as it provides purchasing power to address the different needs for recovery and livelihood stabilization.

In this regard, Acted Kenya conducted a Cash Programming Review with data deriving from its projects to ascertain on the effectiveness and the efficiency of the cash assistance from 2018 to 2022. Additionally, the review is to inform on the current and future cash programming through evidence-based recommendations.



### Indicative Findings drawn from the cash review

#### FOOD SECURITY OUTCOME INDICATORS

- Household Dietary Diversity (HDD),
- Food Consumption Score, and
- Reduced Coping Strategy Index (rCSI).

#### ECONOMIC INDICATORS

- Household Debt Level,
- Household Savings, and
- Household Expenditure.

#### CASH IMPACT

- Subjective Household Wellbeing
- Access to Enough Food,
- Access to Sufficient variety of food to eat,
- Access to and enough money to cover basic needs,
- Overall, household wellbeing,
- Criss effect to HH wellbeing.



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### Data Collection

Acted Monitoring, Evaluation, Accountability and Learning (MEAL) Department took lead in the review of Kenya Cash programming from April to May 2023.

The data was consolidated from baselines, post distribution monitoring and endline surveys conducted from 7 selected projects. Acted conducted assessment for two of these projects, while IMPACT Initiative through REACH conducted the assessment of the remaining projects. Population of interest from the consolidated dataset was reached through probability sampling and the data collected through a face-to-face interview using a structured questionnaire hosted in a digital data collection platform, Kobo Collect.

All the datasets were consolidated into one master list which contained 22,936 data entries, from baseline, midline and endline assessments. Through both integrative and exploratory data analysis, the final dataset was then analyzed using MS excel to draw indicative findings in the cash programming before and after the assistance on food security outcome indicators, economic indicators and cash impact.

Over the review period, cash assistance has been influenced by number of cash transfers cycles and household vulnerability as key variables.

### Limitations

**The consolidated assessments for this cash review had different contractual and semi-contractual indicators, thus having a differing information collected during the project implementation period.** This was addressed through integrated data analysis where different datasets were combined and consolidated into one master list with relevant information and variables to inform on the indicative findings. Overall, sufficient data entries were available for analysis and drawing key findings as indicated in this paper review.

**The review adopted quantitative analysis alone to draw findings.** There was no qualitative information included in the master list to inform further on the cash programming from the affected population based on the uniqueness of the different targeted locations. To counter this limitation, secondary information, added as footnotes, from cash programming related publications were used to inform further in this cash paper review.

**The large amount of data entries, different amounts and cycles of cash transfers impacted negatively on the average cash amounts of household income, debt level and saving amounts.** In this case, information with household debts and savings were reported instead.

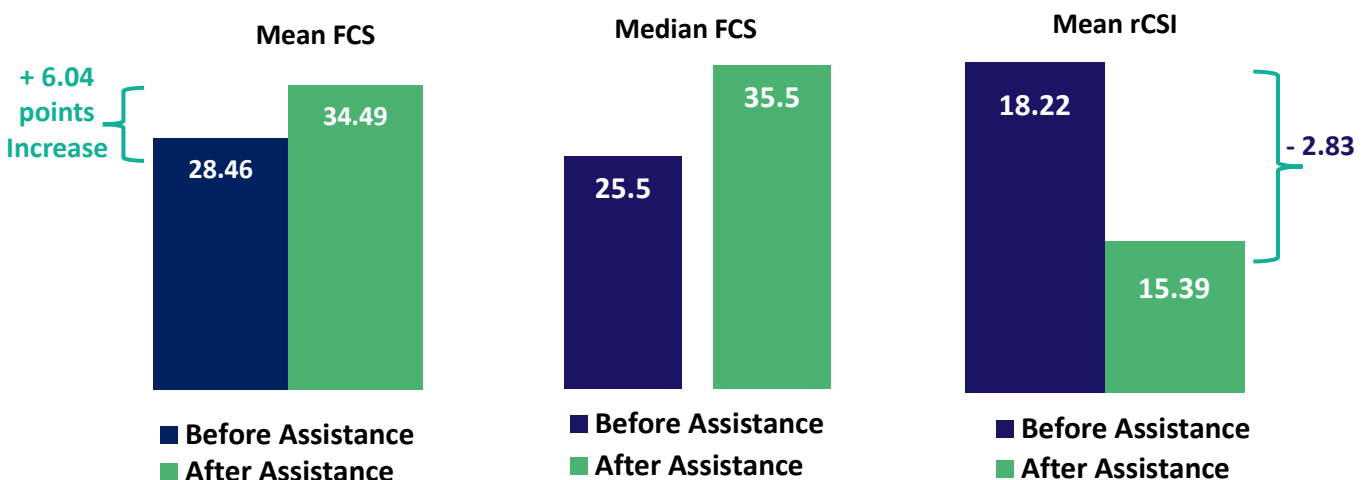
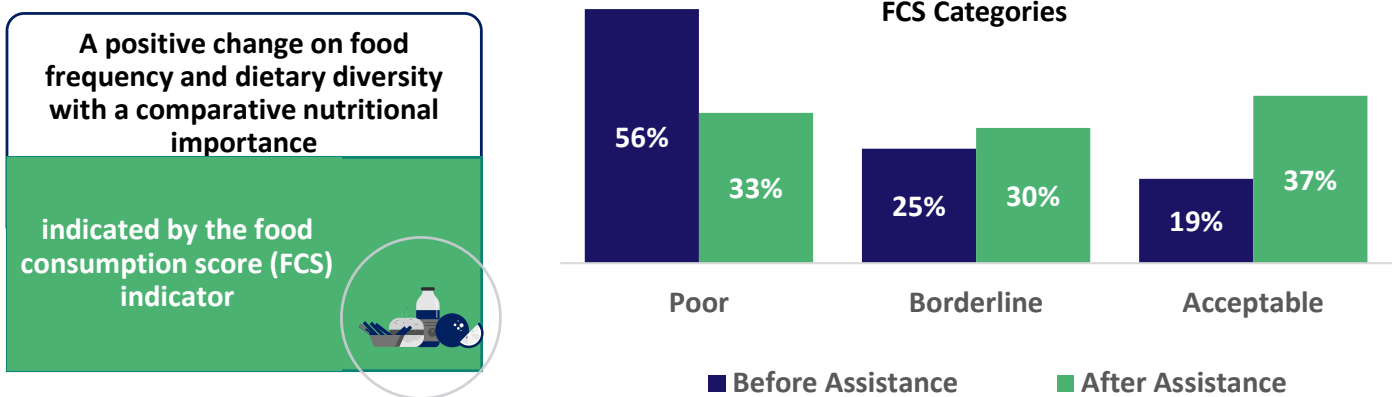
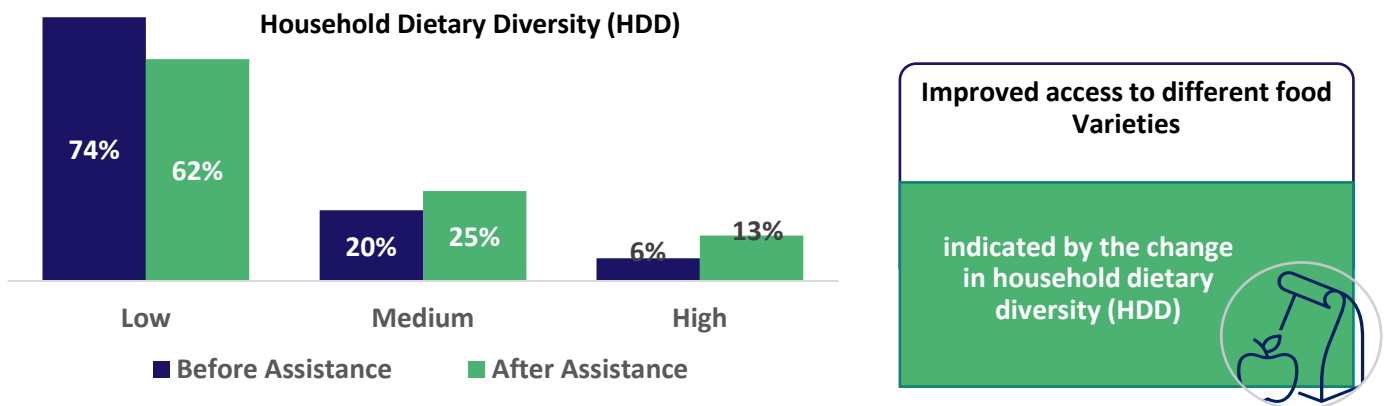
**The assessments were conducted over different period of the year** and thus having a risk of under estimation or over estimation particularly on food security information collected over different seasons.

**The duration between cash transfers and assessments differed across different projects.** This, may influence the recall information collected from the respondents interviewed.

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### Food Security Outcome Indicators

Generally, there is a significant positive change on food security from affected population following cash assistance. This is informed by improved access to, dietary diversity, food frequency and adopted positive strategies to counter food shortages from the project participants households (HHs).


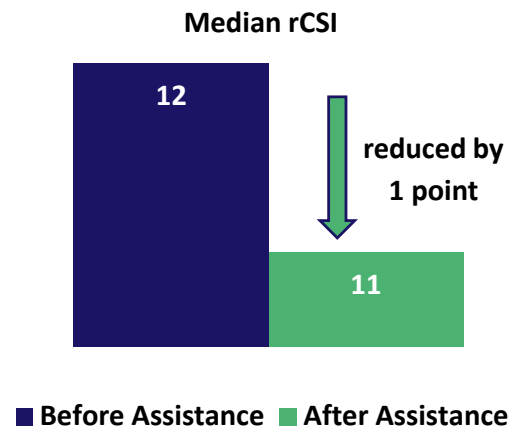


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**reduced severity in strategies adopted by the households to caution them on food insecurities**

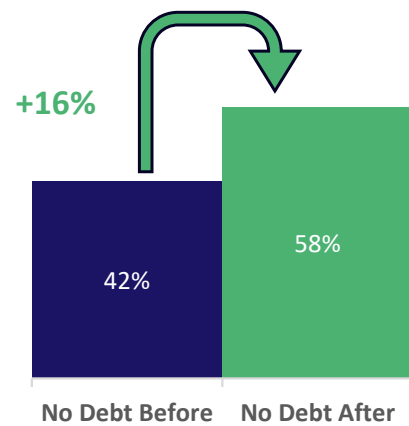
informed by reduced coping strategy (rCSI)

a lower rCSI indicates a more food secure household and using more effective coping mechanisms to address food shortage challenges

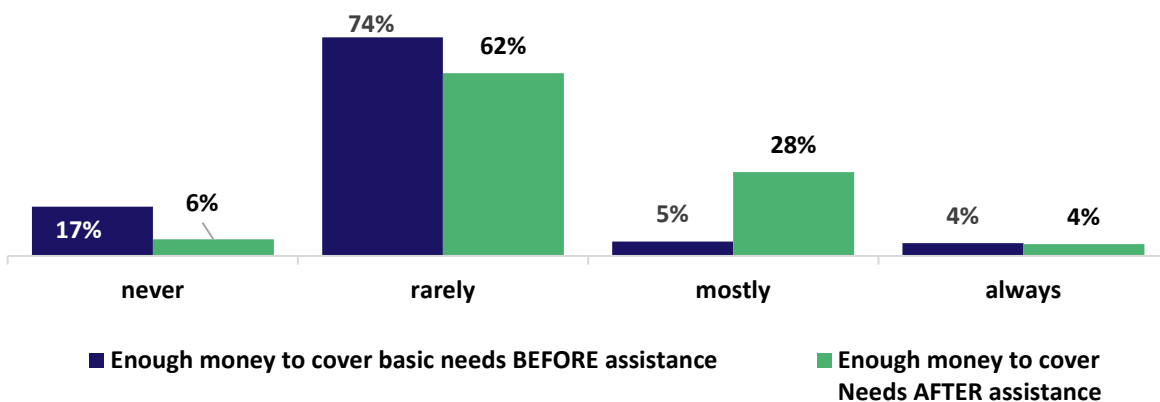



**Economic Indicators**

A high proportion of households (HHs) reporting not to have debt after receiving cash transfer. This also translates to increased credit score as the HHs receiving cash assistance are able to repay their debts.

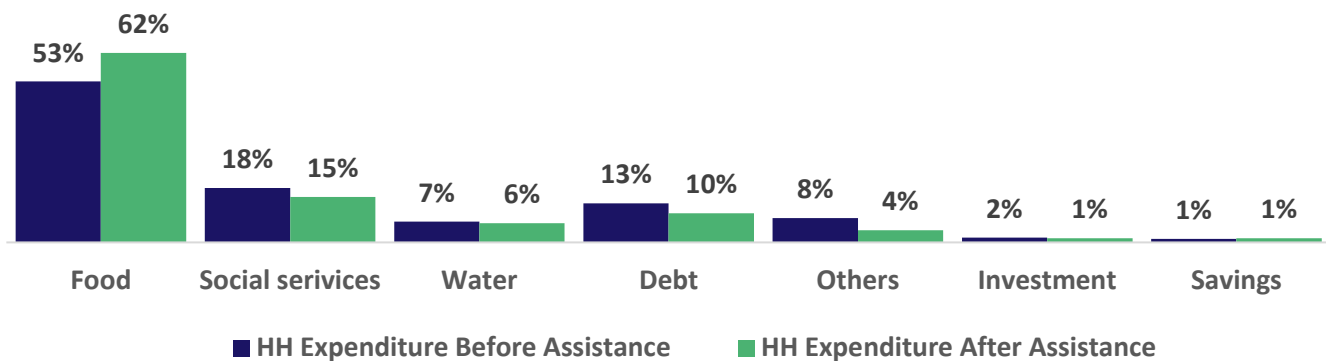


Households (HHs) receiving cash assistance from this review are better-off as they get enough money to cover their basic needs evident from an increased number of households reporting to mostly have enough money to cover their basic needs and a reduction on the households, who never and rarely, have enough money to cover their basic needs after receiving cash assistance.



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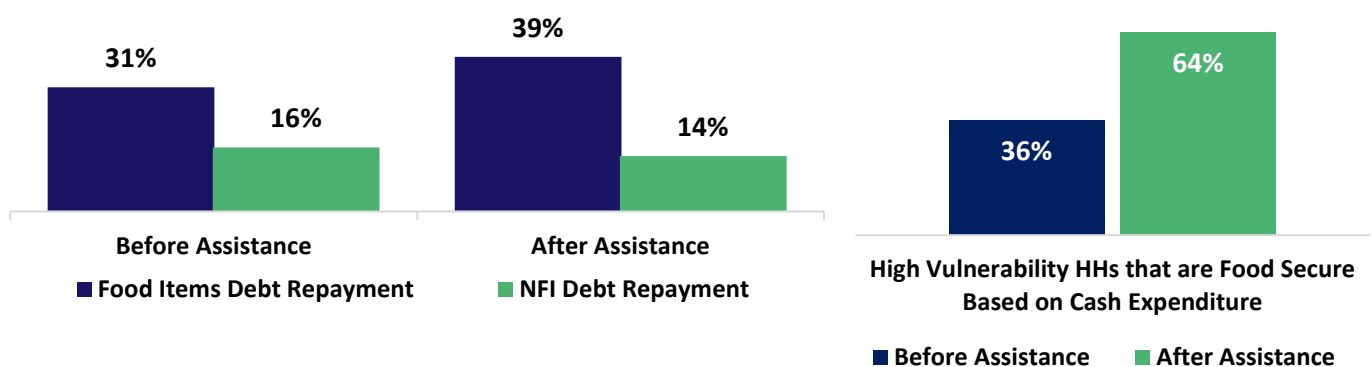
it is observed there to be a reduction on the expenditure made in debt repayment after receiving assistance. Not much difference is observed on the savings expenditure before and after assistance.



The Social Service expenditures are on Medication (drugs and treatment) and Education (school fees, books etc.). Other expenditures incurred on were Agriculture costs (livestock & crops), transport cost, household items, expense on shelter, gifts and sharing.

Debt expenditure was majorly on food items and nonfood items (NFI). And checking exclusively on expense made on savings, after cash assistance, slightly more households make savings after receiving cash assistance.

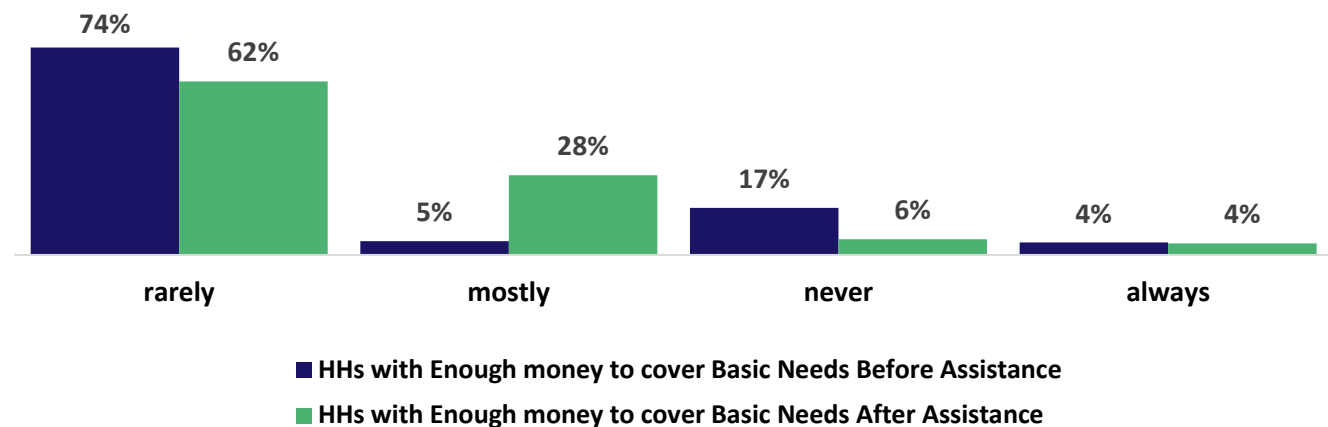
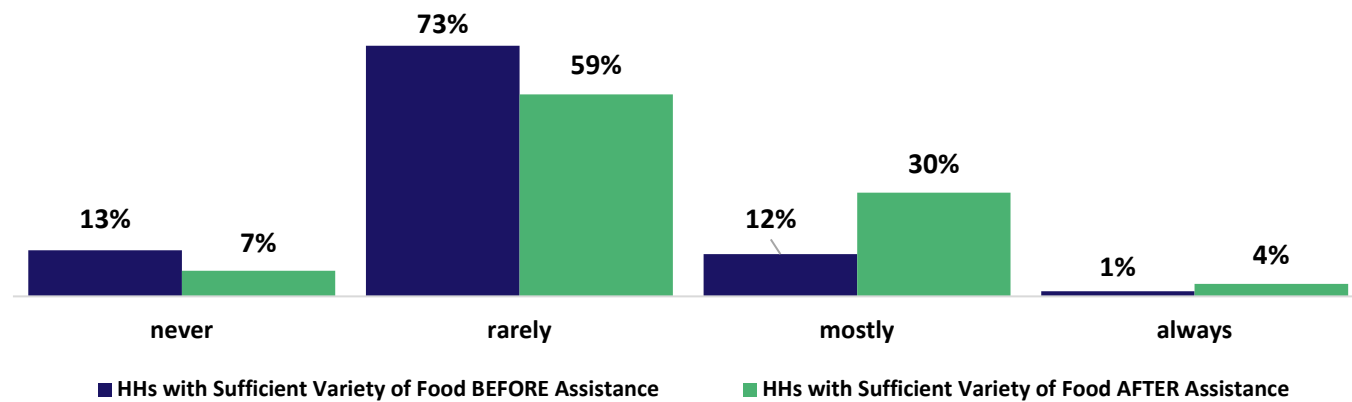
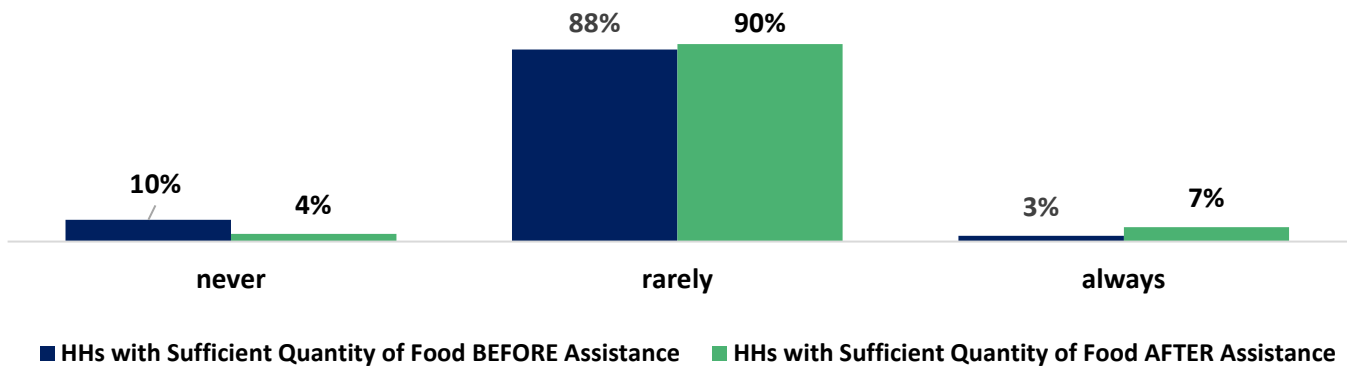
Breakdown further on food security and household vulnerability, an increased number of **high vulnerability households were more food secure based on their cash expenditure for food**. It's observed that, more than half (64%) of these households, spent less than 50% of their total household's expenditure on food items. Typically, **vulnerable households spend more of their cash expenditure on food** which shows the household susceptibility to food insecurity for example should there be an increase on food items prices.



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### Economic Indicators

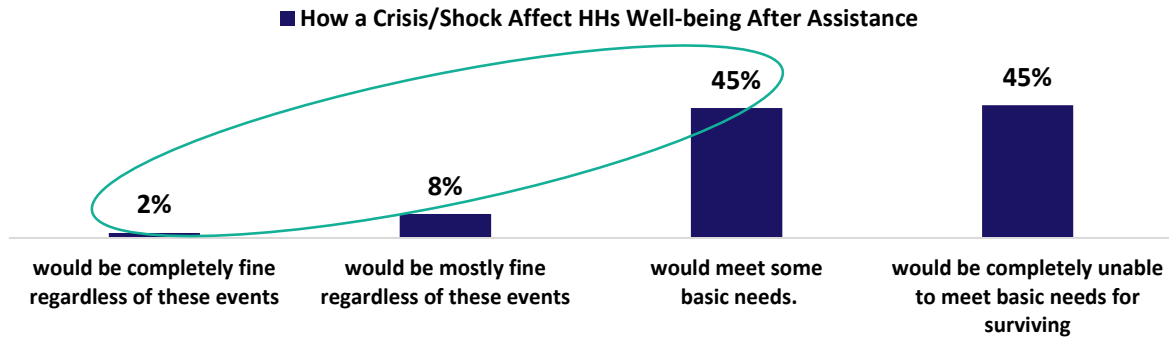
Generally, there is no much **improvement observed in the subjective household wellbeing** of the households receiving cash assistance. A noticeable number of **households receiving cash assistance indicates access to sufficient quantity and variety of food**.





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Households receiving cash assistance, can cope in an event of unexpected crisis. Slightly more than half of the households after receiving assistance can meet their basic needs in the event of a crisis.



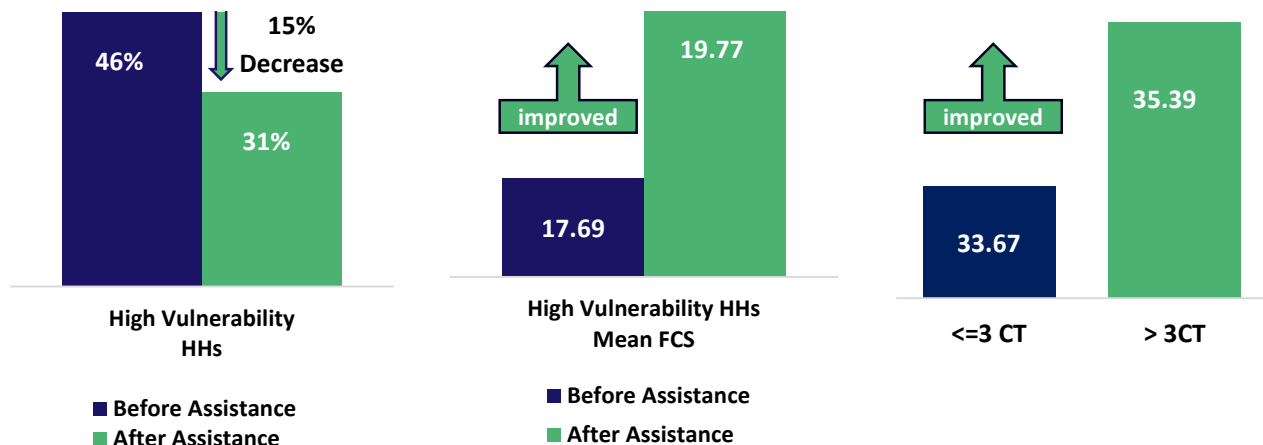
### Cost Efficiency

Estimating the ratio of program cost to the value directly transferred to affected population through cash programming for in the past four years (2018-2022), beneficiaries received \$ 0.74 of every \$ 1.00 spent on cash programming. This is a wide scale in realizing the impact to affected population through cash assistance. Additionally, this shows the effectiveness of the inputs and processes not limited to modality and methods of transfer for Acted’s cash programming.

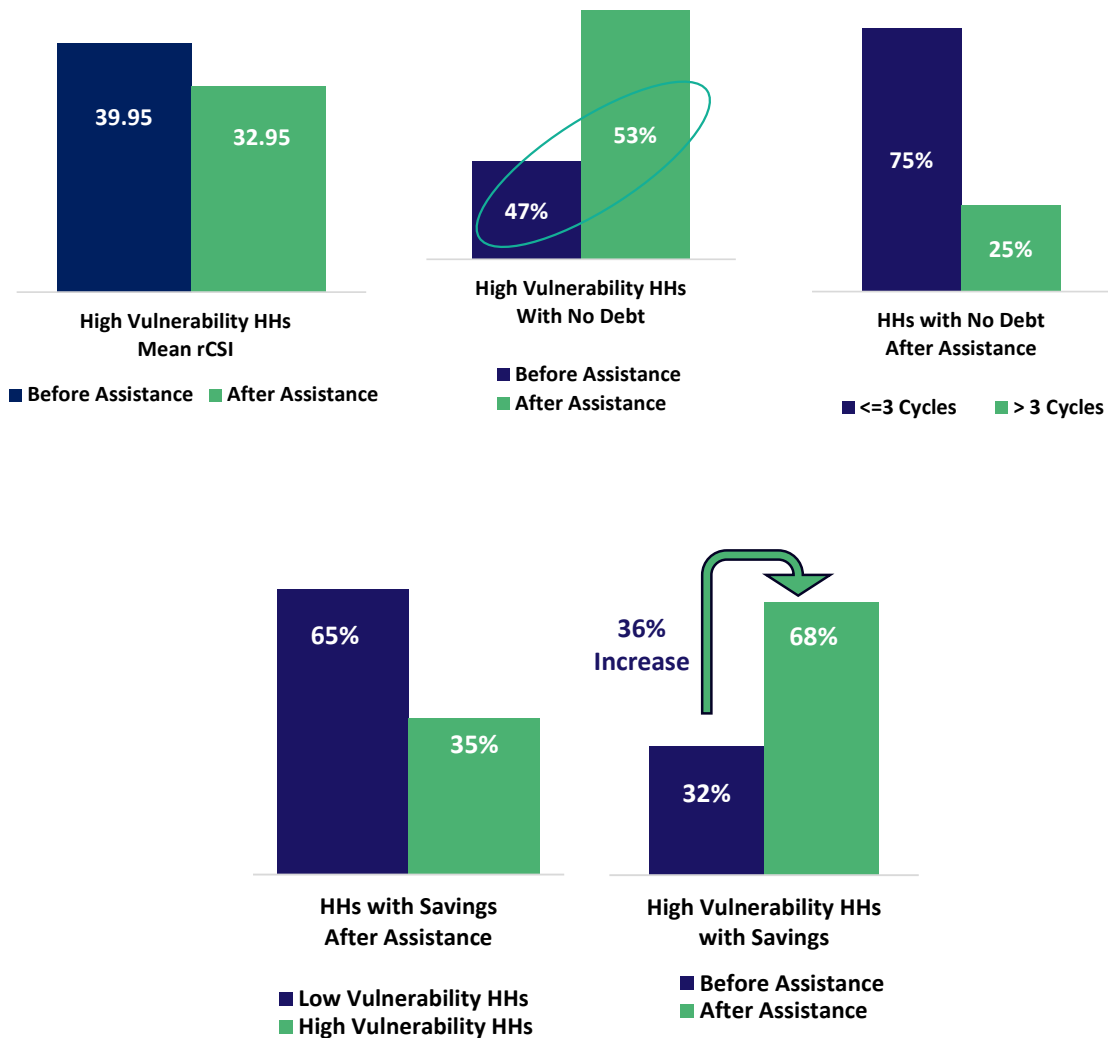
#### Cost-Efficiency Analysis of Basic Needs Programs

### Variability of Cash Assistance

Key variables (**HH Vulnerability, and # of cash transfer cycles**) were noted to influence the impact of cash assistance. With **increased cycles of cash transfers a better impact is realized**. Additionally, **different households are impacted differently based on vulnerability scale and household size**. No pattern was observed among the different household sizes.



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### Conclusion

**Cash assistance is key in addressing food security among the affected population.** The freedom on utilization of the cash received promotes access to, dietary diversity, food frequency and adopted positive strategies to address food insecurities at household level.

**With the provision of cash assistance, overall households' well-being is improved** as households receiving cash assistance have improved food security, can meet their basic needs, reduced level of indebtedness and in the event of a crisis a significant proportion of these households can meeting their basic needs.

**Impact of cash assistance is influenced by the number of cash transfer cycles and different scale of household vulnerability.**

Evident from the total cost transfer ratios (TCTR, 74%), **there is efficiency in the modalities (including inputs and processes)** of cash programming with an effort to realize a large-scale impact.

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### Recommendations

As a component of humanitarian assistance, **cash programming should be continued and enhanced in intervention that are specifically addressing food security and basic needs, particularly during emergencies and as a response to crisis.**

To realize better impact on beneficiaries' debt payment and food security, **more than three cycles of cash transfers or an increased amount of minimum expenditure basket (MEB)** is recommended.

For highly vulnerable households, cash programming to be continued alongside other intervention as it improves their household's food security condition particularly on food diversity and coping strategies.

**Standardization of key Indicators informing on cash programming impact should be included in future cash programming assessments** to get more information of the impact created as the affected population households improve their overall household wellbeing.



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