



WFP field monitor Matthew Ireri helps a refugee through a transaction. ©WFP/Cheryl Harrison



WFP has contracted many women traders who sell vegetables. ©WFP/Cheryl Harrison



*Delivering digital cash in Kenya's refugee camps*

## Increasing the transfer value

Bamba Chakula started with a very small transfer value of 100 Kenyan Shillings per person per month. This was for two reasons: (1) the system is new to everyone who is using it, so starting small mitigates against user and system-related risks, and (2) we didn't want to shock the markets by injecting too much demand too quickly, causing supply shortages and price spikes that would affect refugees and consumers in the surrounding host communities.

While the system glitches experienced during the first cycle (described later in this update) were more significant than anticipated, and are still being sorted out, the markets have demonstrated that they are able to respond well to the new demand. Prices of key commodities remained stable throughout the period even as households spent more than 25 million Kenyan Shillings buying food with their transfers. WFP expects to be able to increase the transfer value as early as November in Kakuma.

### The Rationale

During the communication campaign leading up to the launch of Bamba Chakula in Kakuma, WFP received a lot of feedback from refugees about the size of the transfer. Everyone agreed that it was "too small", and many people took the opportunity to raise again an issue raised during the Joint Assessments that WFP, UNHCR, and the Department of Refugee Affairs carry out every two years: in general, the *ration* for small households is too small.

Small households typically mean households with one or two people in them,

but since every person gets the same general food distribution ration, why do people consistently tell us that "small households" are getting "too little"?

The general food distribution ration that WFP provides adheres to SPHERE standards of providing 2,100 kcal per day for every refugee: every man, woman, boy and girl, no matter how old they are.

When WFP is forced to reduce rations (as we have had to since June this year), intra-household sharing becomes very important. In a large household, the extra food that the 5 year old boy can't eat will get cleaned up by his older sister with the voracious teenage appetite. In the very small (1 to 2 person) households, this type of balancing out of individual rations isn't possible. Small households are mainly made up of youths and young, active adults, with high energy (kcal) requirements.

Because of this, as we move back towards full rations, WFP plans to increase the transfer value and overall ration size *first* for small households.

### The Plan

Starting in November, in Kakuma:

- Household size 1 will receive a monthly cash transfer of 500 Kenyan Shillings, and the overall hybrid GFD ration will increase to 100 percent.
- Household size 2 will receive a monthly cash transfer of 300 Kenyan Shillings per person—so 600 Kenyan Shillings in total—and the overall hybrid GFD ration will increase to 100 percent.

### INSIDE THIS UPDATE:

- WFP's plan to increase the transfer value
- The latest Bamba Chakula challenge: System glitches
- How did Bamba Chakula affect demand and supply in Kakuma's marketplace?
- WFP's work with community assistants and partners

### Quickfacts about Bamba Chakula:

WFP dubbed the new programme BAMBA CHAKULA, literally translating from Swahili-based Sheng to "Get your food".

The programme delivers cash electronically through mobile phones, so that refugees can buy food in the local markets.

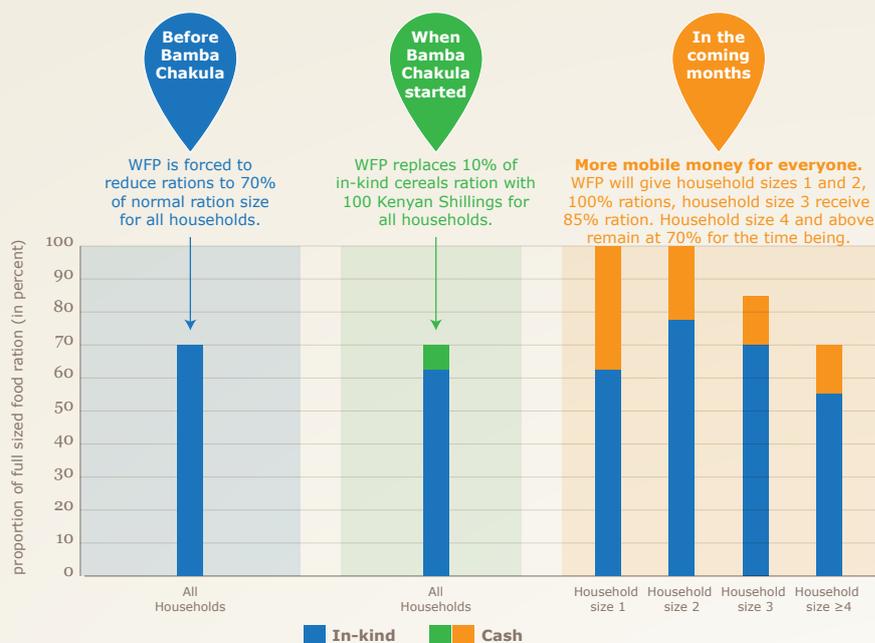
WFP started Bamba Chakula in Kakuma in August 2015, with an initial transfer value of 100 Kenya Shillings per person. In September and October, this injected 25 million Kenya Shillings directly into the camp markets.

Bamba Chakula goes live in Dadaab in December.

- Households size 3 will receive 200 Kenyan Shillings per person—600 Kenyan Shillings in total—and the overall hybrid GFD ration will increase to 85 percent.
- Households size 4 and above will receive 200 Kenyan Shillings per person, and the overall ration will remain at 70 percent until the pipeline can support an increase for everyone.

In Daadab, WFP will start in test mode in December with Kenyan Shillings 100 for everyone. As soon as the system is tested and markets are stable, WFP will increase the transfer values in Daadab to match Kakuma.

## Food Rations in the camps over time



## The latest Bamba Chakula Challenge – system glitches

The first round of transfers met with 3 main glitches:

- **Mismatched SIM cards** Each SIM card has a phone number and a serial number. We need both to make the transfers. But in the initial batch of 35,000 SIM cards that we handed out to beneficiaries, 800 cards had a mismatch between the serial number and phone number. So these households received transfers that were meant for other households. For example, a household of 5 with a ‘mismatched’ SIM card may have received a transfer of only 300 Kenyan Shillings, because that transfer was intended for another household (a 3 person household) that also received a mismatched SIM card. This problem is relatively easy to sort out. Households that received more or less than they should have in August, will see the adjustment in their October transfer.

- **Expired wallet PINs** Each household has 2 PIN numbers: one for

their SIM card (which they receive when they receive their SIM), and one for their wallet. When WFP transferred the Bamba Chakula first round of cash, the wallet PIN was sent to each household by SMS. SMS messages expire in the system after a few days, so anyone who didn’t have their phone on, or didn’t have their SIM card in a phone, ultimately didn’t receive the SMS and therefore couldn’t access the cash in their wallet. This turned out to be quite a widespread problem. Safaricom resent the PIN messages to everyone, and FilmAid did a communication blitz informing people to turn on their phones! WFP is now also able to reset PINs for people at helpdesk located at each of the 3 food distribution centres.

- **Incorrectly completed transactions** This was the biggest of the system glitches. Over a 2-day period in early September (which happened also to fall on a weekend), more than 24,000 transactions were done in the markets. This exceeded the limit that Safaricom had set for the system. Transactions worth 1.9 million Kenyan Shillings went into a “pending” status, and weren’t confirmed in the system until nighttime, when traffic reduced. At the same time, a critical control in the system limit-

ing transactions to the amount available in people’s wallets failed. The problem was discovered on a Monday, and by the time Safaricom shut the system down, 3,022 wallets had ‘overspent’ in the system, affecting 100 traders. Given the volume of transactions, sorting out which households had actually received commodities for which transactions was impossible, so recovering the funds from the beneficiaries or the traders was not an option. Safaricom was quick to take responsibility for the system failure. By Tuesday, the bugs had been fixed, and by Thursday Safaricom had replenished the 1.96 million Kenyan Shillings in WFP’s account.

### What helped us work through the system glitches?

There are a number of factors that contributed to helping WFP and Safaricom discover and solve the system problems:

**Open access to data.** Safaricom’s SurePay system gives WFP total real-time access to all transaction data. This means that we have a direct eye on what is happening and can analyse the information, look at trends, answer questions from beneficiaries when they call our Helpline to report problems, and reconcile transactions with our own cash transfer system.

**The Helpline.** When things aren't working, beneficiaries tell us right away. In September and October, WFP's Helpline received over 1,500 calls, and we were able to give each caller personal attention to the issue they were raising.

**Teamwork.** When the going got rough, we had support from all of the partners in Kakuma. UNHCR, World Vision, Norwegian Refugee Council, FilmAid, the refugee Food Advisory Committees, all pulled together to keep everyone calm, and problem-solve on the ground. And in Nairobi, the WFP and Safaricom development teams worked day and night for several weeks to sort out the system glitches.

## How did the markets in Kakuma respond?

Overall, as expected, demand shot through the roof. Sales of wheat flour, sugar, beans, rice and powdered milk went up 100%. For other key commodities sales went up 50-75%.

Almost all households (78%) used part of their mobile money to buy cereals, 40% bought sugar, 17.5% bought vegetables and 12.5% bought meat.

Prices for all key commodities remained stable. Beneficiaries said they were happy with the quality of the food they purchased, and they had no trouble finding the food that they wanted in the shops.

By the end of October, WFP had contracted 194 retailers. Many more traders have expressed an interest to participate. WFP is accepting appli-

## Sept-Oct In Numbers

**27.4 million KES** transferred to 34,200 households

Transactions worth **25 million KES** were made across 142 contracted traders

Average amount transacted by each trader is **90,000 KES**, in October compared to 85,000 KES in September, meaning that business is being spread more evenly amongst traders.

About **9,000** households have yet to use their transfers. Most of the issues are because the refugees are not yet confident using the system. We've set up helpdesks at each food distribution centre to assist.

cations, and hoping to increase the number of traders in Kakuma to 300 before November, when demand in the markets will more than double because of the increased transfer value.

### Community Assistants - refugees helping each other to learn how to use mobile money

In September, incentive workers from Norwegian Refugee Council and World Vision, and volunteers from the refugee Food Advisory Committees came out to help traders and households through the first round of mobile money transactions. These "community assistants", visible in Bamba Chakula t-shirts, were well appreciated, and continue to give a hand especially to vulnerable beneficiaries who are not yet using the system confidently.

## Milestones:

### WHAT WE'VE DONE SO FAR...

#### FEBRUARY 2015

- WFP selected the voucher delivery mechanism.
- WFP established a technical working group for the new programme.

#### MARCH 2015

- WFP held operational planning meetings with all stakeholders.
- FilmAid carried out communications research in Kakuma and Dadaab.

#### APRIL 2015

- WFP finalized the Operational and M&E plans.
- FilmAid finalized the communication strategy.
- WFP launched the trader selection process in Kakuma, and received 660 applications.

#### MAY 2015

- Trader selection in Kakuma continued, with shortlisting and verification visits to the shops.
- WFP held M&E training to prepare for the baseline in Kakuma.

#### JUNE 2015

- WFP, UNHCR, and Safaricom integrated their systems, and linked the transfers to biometrics.
- WFP and UNHCR developed an application to track the SIM cards, and capture the phone numbers for each household in proGres.
- WFP and FilmAid launched the communication campaign in Kakuma.

#### JULY / AUGUST 2015

July and August were 'all hands on deck' in Kakuma where:

- WFP, the County Government, and Safaricom trained 253 traders.
- WFP issued contracts to 177 traders.
- WFP and UNHCR issued 35,000 SIM cards to households.
- WFP collected baseline data and launched the SMS market monitoring system.
- Kimetrica completed the design of a study for measuring the impact of the programme.
- WFP trained 36 community helpers, and launched its Helpline in Kakuma. And...
- The first cycle of transfers were made!

#### SEPTEMBER 2015

- WFP and Safaricom cleaned up the system glitches experienced during the first round of transfers in Kakuma.

Bamba Chakula is supported by partners in Kakuma!



**NRC** NORWEGIAN REFUGEE COUNCIL



Participated in the shortlisting of traders  
Helped in the hiring of community assistants  
Increasing awareness of Bamba Chakula  
Offering support to Bamba Chakula beneficiaries through helpdesks



Vetting refugee traders  
Providing access to data (ProGres)  
Supporting WFP to distribute SIM cards  
Answering beneficiaries questions alongside WFP on radio

**FilmAid**  
Projecting hope. Changing lives.

Implementing the communications campaign



# Chatting with Bob Collymore

Safaricom's CEO

As we launched Bamba Chakula, we had a chance to speak to a renowned business leader in Kenya, a global champion of human rights, and someone that holds WFP's work close to his heart.

## Milestones: Continued...

### WHAT WE'VE DONE SO FAR

#### OCTOBER 2015

- WFP distributed 77,000 SIM cards in Dadaab.
- FilmAid raised awareness about Bamba Chakula through an event in Kakuma.
- Second round of transfers made in Kakuma.

### WHAT WE HAVE AHEAD OF US

#### NOVEMBER 2015

- Increase transfer values in Kakuma.

#### DECEMBER 2015

- First transfers in Dadaab.
- Launch a tender for data collection and analysis for the impact study.

#### JANUARY 2016

- After action review for both locations.

To request documents and previous editions of this update contact: Kenya.Feedback@wfp.org

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we come across as we further roll out this programme and future programmes together.

### What does it mean to Safaricom to be working with WFP?

Bamba Chakula expresses the excitement of finding a soul mate. Sometimes you can be singing on your own, but when you find someone that you can sing in harmony with, there is a tremendously warm feeling, and you can achieve some really fantastic stuff.

### Are you excited about this programme?

Of course, everyone should be excited by this. More than the actual product, I am excited to partner with WFP. I travel extensively throughout the country and there are signs of WFP presence wherever we go. With this product, you overcome the logistics of delivering physical food using the much easier digital delivery of food in a way that benefits local business. It is about the digitization of a solution, but the technology is what it is. We know it and we are used to it. What is much more exciting for us is the partnership with WFP.

### In your opinion, what are the benefits to WFP of engaging with Safaricom?

We have the technology to make real solutions possible. We are a large ICT player in the region and we have done some innovative stuff. What WFP is gaining from this relationship is a partnership with a company whose ethos sits very close to WFP's agenda. Yes, we are committed to transforming lives, but at the more granular level we believe that businesses have a significant role to play in the defense of human rights. And we believe that if we can deploy the technology and the processes and systems that we have to defend those human rights—that is the most important thing. So when you engage with us, you don't really just engage with a business. Of course we have a commercial agreement, but you engage with a company that is committed to the defense of human rights, you engage with a CEO that is committed to the defense of human rights. And it is that ethos which will enable us to overcome the inevitable challenges that

This is a chance for us to put our two heads together and to leave, as Steve Jobs said, a 'dent in the universe'. Through our work with WFP we have access to problems and have the opportunities to contribute towards solving those problems, which on our own, in a pure commercial environment, we cannot do. WFP helps us reach further into areas of need.

Another thing that comes out of this partnership is the opportunity to reflect good practice. If it works well in Kenya then it will work well in Somalia and other parts of Africa and round the world. Of course it won't be exactly the same solution, but we can take lessons in terms of the product and from the partnership. If we are aligned in terms of our purpose and goals, we can achieve so much more.

### What is your message to refugees receiving Bamba Chakula?

No one chooses to waste away in a refugee camp, despite what some may believe. We have developed technology that helps them through this time. My message is that human spirit and perseverance triumphs in the end. There is hope. Technology provides hope.

### What is your message to the rest of the humanitarian community?

Embrace technology. Technology isn't just going to reduce the cost of a humanitarian operations, it's also going to make it happen a lot quicker. You can now deliver aid to the refugees instantly. My message is, look at the technology you have and see where you can apply it. Deeply understand the problem and look around and see what piece of technology you have hanging around, and make use of it!