WFP has provided 12 Cash Based Transfers distributions within 7 months in North Kivu in 2015:

- 2 by Electronic cash using one telecommunication company
- 6 distributing cash via a local Bank as the financial Partner
- 4 using value vouchers with direct payments to local retailers

Total amount distributed: $1.8 million

Beneficiaries: 28,500 households (some 145,000 people).

Average distribution length: 8 days

Benefits:

- Provided the beneficiaries with a larger, more diversified choice and variety of food, taking into consideration local habits and preferences.
- The local economy is stimulated because WFP works with the traders and shopkeepers in the area.
- WFP’s assistance for beneficiaries is vital in helping them maintain their food security while they focus on reconstructing their livelihoods.
- Increased security to beneficiaries who can decide when and where to use their cash (decreased visibility).

Key Take Aways:

1. While WFP’s financial Partner is more costly than other intervention modalities, it was professional, quick to respond, and accountable for all funds distributed.

2. The value voucher method works well in areas where there are burgeoning local markets. Fairs not only provide beneficiaries with the ability to choose what foods they wish to purchase but also bolster local economies.
3 types of distributions transfer modalities were implemented, based on a previous multisectoral analysis to identify the most adequate response:

- **Unconditional Cash**
  
  Directly delivered to targeted beneficiaries. Excellent support during the cash activity from WFP’s financial Partner. Distributions conducted in 1 to 6 days based on the size of the distribution and distance from a bank. Average of 450 households served per day. Immediate cash distributions in collaboration with the financial service provider worked efficiently and effectively and will be continued in the future, where appropriate.

- **Value vouchers:**
  
  Can be exchanged by recipients for the food they choose at local food voucher fairs where vendors have been pre-identified by WFP. The majority of beneficiaries prefer food voucher fairs rather than receiving food directly, because it allows them to select the quantity and types of foods. WFP will explore innovative solutions, such as e-vouchers for the future to find cash less solutions to increase the security for beneficiaries and partners.

- **E-money:**
  
  Money delivered to targeted beneficiaries’ mobile phones via SIM cards distribution. While mobile money appears to be a good solution for larger city centers where people possess cell phones, it was determined not as appropriate for rural areas, where cash point access was limited and often slow to be replenished.

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**Key Take Aways:**

3. As WFP moves forward, its financial Partner is committed to conducting additional sensibilizations with vendors about the importance of having a bank account.

4. Telecommunications companies Partner acknowledge the advantages of providing mobile money and financial services to beneficiaries via the humanitarian community and continue to develop and fine-tune their services to better serve the humanitarian sphere. WFP will continue to explore partnerships with telecomms companies in the future.