REACH OUT NGO
CASH GRANT PROGRAMMING

PRESENTED BY
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Reach Out
PROJECT OVERVIEW:
introduction, Rational, objectives, scope

THE PROCESS

CHALLENGES/MITIGATION STRATEGIES

LESSONS LEARNT

IMPACTS/SUCCESS STORIES

QUESTIONS
Introduction to Reach Out Cameroon

In Cameroon low household incomes, marginalization, discrimination, gender inequalities and poor governance are the major causes of:

- Poor health, high prevalence of HIV/AIDS, high maternal and infant mortality
- Poor living standards, illiteracy and juvenile delinquency
- Human rights violations

We are a woman and youth centred NGO founded 20 years ago to help and support underprivileged women and youth in the South-West Region of Cameroon. We focus on:

- Fighting extreme poverty
- Fighting Health hazards and helping communities adopt health-seeking behaviors
- Building the capacities of Civil Society Organizations and other stakeholders to ensure effective participation of all groups in sustainable development
- Empowering communities and individuals to appropriate their Human Rights
- Fighting extreme poverty
Why cash programming

- **Choice**: Cash gives households a greater degree of choice and permits them to spend money according to their own priorities.
- **Cost-effectiveness**: Cash is likely to be cheaper and faster to distribute than alternatives such as restocking, seed distribution, and food distribution.
- **Dignity**: Offering cash maintains people’s dignity, by giving them choice. Delivery mechanisms do not treat them as passive recipients of relief.
- **Economic recovery**: Injections of cash have potential benefits for local markets and trade.
- **Flexibility**: Cash can be spent on both food and non-food items and is easily invested in livelihood security.
- **Empowerment**: Cash can improve the status of women and marginalised groups.
- Low administration costs
- **REO embarks on conditional cash transfer**
Introduction

• **CONTEXT:** Ultimate goal

  Household incomes are improved through establishment of micro-projects, promotion of sustainable agriculture and micro-credit operations, so that beneficiaries become **self-reliant in their communities**

• **Goal of cash programming**

  Enable young girls-at-risk to become economically self-reliant through the creation of small businesses

**Geographic scope**

REO is National: Cash programming have been so far done in Littoral: Bonaberi
South West: Fako, Meme, Ndian
North west: Bui
**Project Duration**

At least one year, usually in 2 phases: First disbursement @ 30,000F, Second phase @50,000F after 6 months of consistent follow up

**Procedure**

Identification using door to door approach
Referrals from other partners, case managers within REO and other partners
Beneficiaries who come to the office and seek for help
Selection/Ranking

Priority is given based on: Age, status in business, monthly HH income, HH expenditure etc.

Trainings:
Entrepreneurship, book keeping, SRH, business plans

The Process
Disbursement:
2 levels

Follow up
<table>
<thead>
<tr>
<th>Year</th>
<th>Nu of Beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019</td>
<td>175</td>
</tr>
<tr>
<td>2020</td>
<td>103</td>
</tr>
<tr>
<td>2021</td>
<td>130</td>
</tr>
</tbody>
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Challenges

➢ COVID 19
➢ Beneficiaries do not invest all the money given into their businesses, they diversify to other family needs e.g. funerals, etc
➢ Some keep records simply because they know they will be followed up

➢ Some of the beneficiaries still undergo GBV from their male counterparts

➢ 80% beneficiaries are IDPs so most of them are still trying to integrate into their new environments
➢ Some beneficiaries are faced with theft so they are stagnant in business

➢ Conflict between IDPs and host communities
➢ Start up capital is small

➢ Most of beneficiaries who are not already into business find it difficult to properly integrate and sustain, even those below 20 years
Mitigation

➢ Adaptability
➢ Follow up a day after disbursement
➢ Integrated GBV package during trainings and many referrals
➢ Referrals to other livelihood programmes (Food voucher, health etc)

➢ Trained some beneficiaries as peace mediators

➢ During selection we give priority to those who are already into business. However, we get more strict on the business plans of those who are not in business

➢ Saving schemes in the office

➢ Weekly savings (in REO with incentives at end of year

➢ REO create accounts in for best saving members in microfinance institutions to increase their access to capital
Lessons learnt

➢ Training beneficiaries on entrepreneurship, drawing of business plans and book keeping makes them better business managers

➢ Incorporating SHR in the training package gives them better way to take informed decisions on their sexual rights:

➢ Timing during disbursement: Avoid period of high expenditures e.g. late August to September and late December

➢ Give priority to people already in business during prioritization

➢ Constant follow up (every month) to ensure they are all in business and better motivates them

➢ It essential to do social enquiries for traceability of beneficiaries during follow up

➢ Incorporating a savings culture in the life beneficiaries encourages them to save in other microfinance institutions even after their “Poverty graduation”
Blessing, beneficiary from Tole whose dreams of becoming a banker were shattered by crisis as she dropped from school. She got a 2 level grant and processes cassava into water fufu. 6 months later enrolled in welding workshop.
Magdalene, with 6 children and a sick husband depended solely on subsistence agriculture. She manage to buy 2 piglets and rented more land for her farming. She has a monthly income of 26,000F
Namondo, an IDP from Munyenge with 8 members of her family was based in a one room temporal structure in Molyko, Buea with both grants, she has been able to rent a studio, has a capital of 120,000F with monthly profit of 50,000F. She has other small petty businesses: selling Egusi, snails etc.
Relindis is a single mother, an Idp from Muyuka, received 30,000F and started puff puff business. 5 months into the process she was able to safe 90,000F, added to the second level grant and started her saloon, something she has been very passionate about. She's based in Limbe, behind quarry.
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beneficiary savings
The chart shows the monthly household contributions before and after intervention for various individuals. The blue bars represent the contributions before intervention, while the orange bars show the contributions after intervention. The gray bars indicate the improvement in contributions. The names listed include Nadesh, Linda, Zita, Cynthia, Joan, Yvette, Patricia, Jeanet, Juliet, Sylvie, Lorreta, Winifred, Suzan, and Ruth.
Do you have any questions?