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Humanitarian  
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# Cash transfers for Disaster Risk Reduction in Niger: A Feasibility Study

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## **About the authors**

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## **About the Humanitarian Policy Group**

The Humanitarian Policy Group at ODI is one of the world's leading teams of independent researchers and information professionals working on humanitarian issues. It is dedicated to improving humanitarian policy and practice through a combination of high-quality analysis, dialogue and debate.

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# Introduction

This report is the result of a study examining whether cash transfer programmes would be appropriate, cost-effective and feasible and whether, as part of a Disaster Risk Reduction (DRR) strategy, they could have positive impacts on people's livelihoods that would reduce their risk to future disasters. DRR is a framework focused on mitigating the negative impact of future shocks and disasters and increasing the capacity of households to cope and recover from them. In Niger, these shocks and disasters typically take the form of drought, poor harvests, price increases of basic food items and, occasionally, floods. The study also looks at concrete design parameters for implementing cash transfers with a DRR objective. This report summarises the findings of a desk review and field research conducted with CARE International in Niger in January 2008.

## *Cash transfers and Disaster Risk Reduction*

Cash transfers are being increasingly used by governments, NGOs, UN agencies and other humanitarian and development actors. Cash is a flexible tool. Cash transfers can take place in stable contexts, amidst conflict, in post-conflict situations, natural disasters and chronic emergencies. The transfer may be conditional, meaning that beneficiaries have to meet certain requirements before receiving the cash, or without conditions. Cash has been used to provide for basic food and non-food needs, shelter, asset recovery, livelihoods support and longer-term social protection for impoverished households. This report looks at the feasibility and appropriateness of cash transfers as part of a DRR strategy in Niger.

In response to the chronic vulnerability of households in Niger to drought and regional commodity price increases, CARE International, Tearfund, Action Against Hunger, Concern and Relief International created the DFID-funded project Coordinated Disaster Risk Reduction Responses in Niger. DRR refers to measures to avoid or lessen the negative impacts of disasters. It focuses on reducing vulnerability, meaning the likelihood of households being adversely affected by a disaster (such as drought) or a shock (such as a poor harvest or the death of a family member). DRR is about increasing resilience, or the capacity to adapt and cope successfully in the face of shocks and disasters.

The goal of the DRR project is to 'reduce chronic vulnerability through strengthening Disaster Risk Reduction approaches for vulnerable populations in Niger'. The consortium members each have multiple activities throughout Niger, to reinforce livelihoods against shocks, improve health and nutrition, and strengthen early warning and early response systems. The project also has the objective of increasing learning around DRR approaches and advocating for policies that address the needs of vulnerable households in Niger. As part of its wider involvement in the DRR consortium, CARE will implement cash transfers in Tahoua region.

## *Niger: crisis and vulnerability*

Ranked fourth from bottom on the 2007/2008 Human Development Index<sup>1</sup>, in any given year Niger has health and malnutrition statistics that are typical of crisis contexts. The vast majority of Nigeriens have little buffer against shocks, particularly when the shocks come in the form of larger than normal increases in food prices or poorer than expected harvests.

In 2005, the ability of Nigeriens to meet their basic food needs dramatically diminished. The nature of this food crisis, or whether it was even a crisis at all, has been the subject of much debate. While the intense media coverage implied that it was a unique anomaly caused by drought, locusts and subsequent poor harvests, the reality is far more complex. Later studies and evaluations have argued that a longer-term crisis of chronic poverty and poor health and nutrition, rather than food production shortfalls, was the true cause of the emergency. Production shortfalls were only 11% below the five-year average (FEWS NET and USAID, 2005). Most households in Niger never produce enough food to meet all of their consumption needs, and so rely on the market to purchase food. When prices reached unprecedented levels in 2005, affected people could no longer afford to buy food. These households are vulnerable to even relatively minor shocks (poor harvests, price rises), which have major impacts on wellbeing because they lack the assets, savings, access to services and health and nutritional status to absorb these shocks. The drought in 2005 highlighted that chronic vulnerability resulting from this underlying poverty must be addressed if

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<sup>1</sup> 2007/2008 Human Development Index. <http://hdrstats.undp.org>

such households are to be able to weather the future droughts, price fluctuations and harvest shortfalls that will inevitably occur.

In considering the possible use of cash in the project, CARE conducted interviews with beneficiaries of emergency cash distributions in Niger in 2005 and 2006 and held discussions with the agencies that implemented these cash activities. This work suggested that cash should be considered further. Based on the positive initial findings, CARE planned cash transfers as one of its activities for the DRR consortium, with the proviso that the first year of the project would focus heavily on programme design. This report analyses the key issues around using cash transfers for DRR. It is divided into four sections: Context, Feasibility, Project Design Recommendations and Conclusions.

### *Methodology*

The study used qualitative research techniques. Secondary data was reviewed, including internal agency reports, evaluations of the 2005

emergency interventions in Niger, lessons from cash-based responses in Niger and elsewhere, livelihoods analyses, baseline surveys and monitoring data around issues such as market prices. Interviews were held with government officials in Niger, staff from local and international aid agencies and donors to ascertain their views of the use of cash transfers for DRR in Niger.

The field research was conducted by three CARE staff and one consortium staff member. Focus group discussions were held in four villages in Tahoua where DRR projects are planned. The three focus groups comprised men from extremely vulnerable households, women in the same situation and men and women with varying degrees of vulnerability.<sup>2</sup> They were asked questions regarding their priority expenditures at various periods of the year, coping strategies in the hungry season<sup>3</sup> and during 'crisis' times, the purchases and investments they would make if they had more money, security and problems that might arise from distributing cash in their village.

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<sup>2</sup> The CARE team had previously conducted vulnerability classifications in these villages for the purpose of targeting and baseline data for the consortium. It was therefore not necessary to revisit the question of what constitutes vulnerability, and which households in the village are 'extremely vulnerable'.

<sup>3</sup> The hungry season (*saison de soudure*) is from approximately May to August, when food stocks run low and prices for basic food items on the market increase due to decreased supply and increased demand.

## Context

Tahoua was one of the regions hit hardest by the 2005 food crisis. Most households earn their living through a combination of rain-fed agriculture and livestock. This zone also has high levels of labour migration to other regions and countries.

### *Livelihoods, income and expenditures*

In 2007, Save the Children undertook a Household Economy Analysis in Tessoua. This area has similar geographical characteristics and livelihood activities as Tahoua. The data from this analysis can be used with a reasonable amount of confidence to represent income and spending patterns in Tahoua, recognising that some deviations from these patterns are possible. For example, the income from migration might be more significant in Tahoua. Because the cash transfers will target those most vulnerable to shocks, income and expenditure information focuses on 'very poor' and 'poor' households.

Self-employment and employment for others (such as working in other people's fields) are the largest sources of cash income for very poor and poor households, which respectively have cash incomes of approximately 100,000 and 126,000 CFA. They also receive food as payment for work. While the area examined for this HEA, like Tahoua, is generally perceived as an agricultural zone, livestock is a significant source of income for middling and better-off households. All households, from the very poor to the better off, sell crops as a source of income and consume crops as a source of food (Holt and Lejeune, 2007).

Priorities for household expenditures vary according to the time of year and the financial status of the household. Food, mainly in the form of cereals, constitutes the most significant expenditure for rural households in Niger.<sup>4</sup> During the hungry season, vulnerable households can afford few purchases other than food and condiments. Households with enough money and land also pay for manual labour during these months. Vulnerable households interviewed for this study stressed that priority expenditures other

<sup>4</sup> According to the Niger Poverty Reduction Strategy Paper, which uses data from the early 1990s, food accounts for 46.9% of rural household expenditures. The Save the Children HEA in Tessoua found that poor and very poor households spend half of their income on food (Holt and Lejeune, 2007).

than food and debt repayment could only be made if the harvest was good. The HEA data shows that poor and very poor households spend only a fraction of their cash on animal and agricultural inputs (Holt and Lejeune, 2007).

Expenditures depend heavily on when households have money, as opposed to when the items they want to purchase are at their lowest seasonal prices. Investments, such as livestock, are most likely to be made following the harvest, even though prices for goats, sheep and cattle are higher at this time of year than during the transition and hungry season. Expenditures related to debt repayment and social obligations, such as marriage and baptism, typically occur during the post-harvest season as well, because this is when households are most likely to have cash or food to barter.

### *Vulnerability and coping strategies*

In order to assess whether cash programming could be used to help decrease vulnerability, we need to look at the factors that increase or decrease household vulnerability to shocks or disasters.

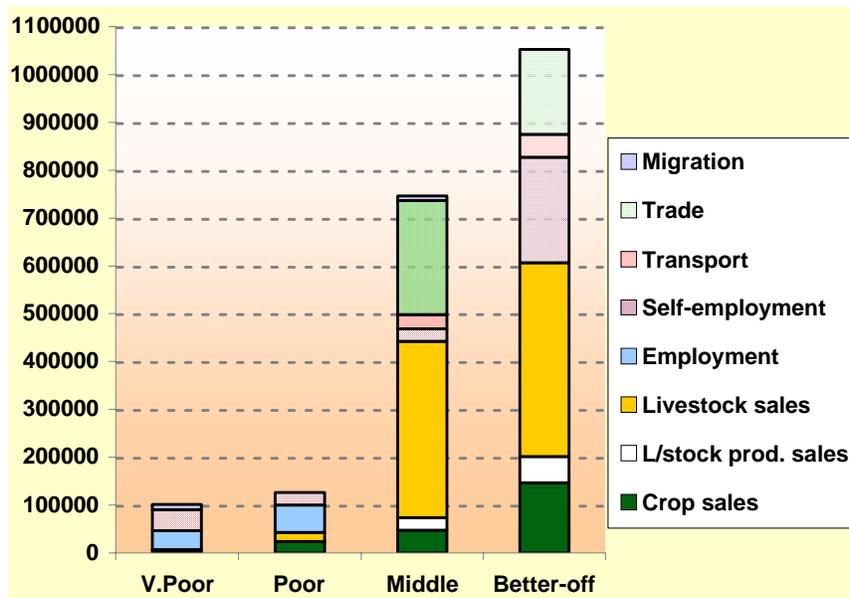
*Beyond Any Drought*, a study commissioned by the Sahel Working Group, a network of UK-based NGOs, including CARE, examined vulnerability in the Sahel. It found that the causes of vulnerability are:

- Dependence on natural resources for livelihoods (including problems of decreasing land per household, erratic rainfall, decreasing soil fertility, inadequate and inappropriate agricultural intensification and lack of access to alternative livelihoods systems).
- Depletion of asset base (oversubscribed coping strategies, poverty).
- Restricted markets (inadequate infrastructure, inappropriate market liberalisation, exposure to price fluctuations).

Source: Trench et al., 2007

Households and communities in Niger are often faced with erratic rainfall, drought and regional price increases, and thus regularly manage the resulting fluctuations in their own production and in the cost of feeding their families. Households use various strategies in order to deal with these

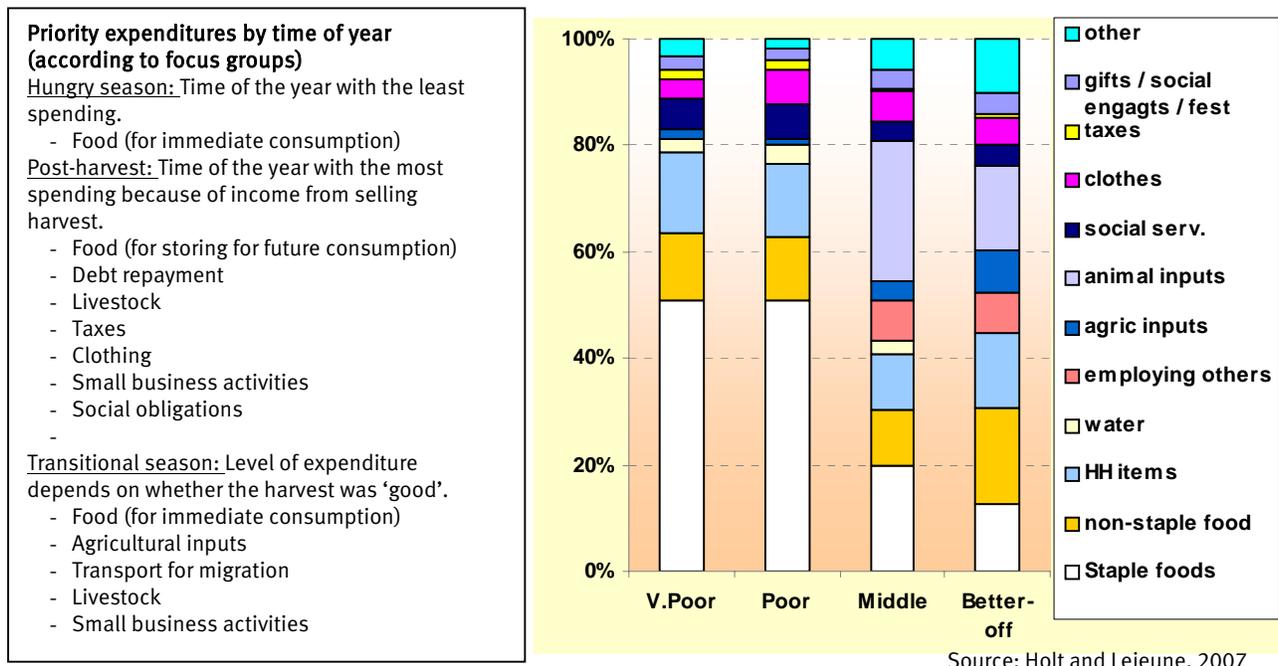
Figure 1: Sources of cash income in Tessoua (Holt and Lejeune, 2007)



shocks and stresses. They take on debt, do manual labour, eat wild foods, sell grass and wood and receive support from other community members; a member of the household might migrate to other towns, regions or countries (so important and large is the phenomenon of seasonal, circular, migration in the region that it is referred to in Niger as the 'exodus' (*exode* in French)). While there is a temptation to look at these as coping strategies for exceptional situations, most are routinely used by households to meet their basic needs during

the hungry season, when stored food stocks run low. Price fluctuations and the variations in harvests largely determine the extent to which households use these strategies in any given year. For example, the amount of debt that a household takes on or whether a member of the household leaves to find work depends on how much the household harvested, the income it received for the sale of some of its harvest, outstanding debts and whether the household encountered any unanticipated shocks.

Figure 2: Household expenditures



Assets such as land, livestock and social and human capital play a key role in how households respond to shocks (Trench et al., 2007). Wealthier households, with savings, livestock and stored money food, have more opportunities to purchase food and sell livestock if food prices increase or harvests are poor. They have a larger asset base on which to draw, diversified sources of income and more chances to migrate. By contrast, households with undiversified livelihoods, few assets, limited labour capacity and small or no land holdings are less able to resist and recover from the negative impacts of shocks and disasters. For example, households without the capacity to migrate cannot send a member to earn the death of a household member. In particularly severe instances, households may also sell assets like livestock and land. This divesting of productive assets makes households even more vulnerable to future shocks.

To conclude, the underlying causes of vulnerability in Niger involve a complex interaction of factors, including reliance on natural resources like rainfall, which is unpredictable, and land, which is increasingly infertile. Households manage shocks like price rises and poor harvests through a variety of techniques, many of which can have negative consequences, such as cyclical debt, asset depletion and health risks. Differences in income, assets and expenditures among households mean that some are better able to cope with shocks and disasters than others. The reasons why households are vulnerable and the ways they cope with shocks and disasters provide the framework for exploring how cash transfers could be used to decrease vulnerability and increase resilience.

Table 1: Coping strategies in Niger

When coping strategy is used	Coping strategy	Possible negative impacts
A strategy used mainly to smooth consumption during the hungry season	Taking on debt by borrowing cash or taking food on credit	<p>Primarily dependent on good harvest for repayment. If harvest does not have sufficient yields, debt continues into next season or a household member might migrate to earn income elsewhere to repay the debt (see below regarding this coping strategy)</p> <p>Hidden costs: informal interest rates, increased purchasing power post-harvest means that repayment is of a higher value than initial loan (i.e. must sell two bags of millet to pay back a loan that only purchased one bag of millet in hungry season)</p> <p>Debt repayment becomes a higher priority than meeting household food needs</p>
	Manual labour	If sufficient labour opportunities are not available, a member of the household might migrate to earn income elsewhere to repay the debt (see below regarding this coping strategy).
	Eating wild foods that are not normally part of diet	Wild foods may cause diarrhoea and other health problems
	Gathering and selling wood, grass and wild foods	Depletion of these resources and possible environmental impacts
	'Exode': a member of the household (usually male and the most able-bodied) migrates within Niger or to Côte d'Ivoire, Nigeria, Cameroon	<p>Rest of household uncertain about when the person will return or when money will be sent</p> <p>If unable to earn enough money by the onset of the agricultural season, the person may stay beyond the agricultural season and without them the household may be unable to plant or fully exploit their land</p> <p>Women are left to meet basic daily needs of the household. The household is left, locally and from day to day, with less labour</p> <p>Increased spread of HIV/AIDS (because of migrant labourers contracting HIV in host communities)</p>
	Support from better-off community members	
A strategy used particularly in 'crisis' times as opposed to seasonal cycles	Selling animals	Depleted productive asset base
	Selling land	Smaller harvests and lower income because of less or no land to farm
	NGO assistance	

# Feasibility of cash transfer programming in Niger

This section looks at whether cash transfers are feasible and appropriate for DRR in Niger. For cash transfers to be feasible, they must be acceptable within the government's legal and policy framework, they must not undermine the activities of other humanitarian and development actors, markets must be able to meet increased demand for certain products, cash delivery options must exist and security and corruption must not present insurmountable obstacles. For cash transfers to be appropriate, the transfer must be able to achieve the objective of reducing vulnerability and increasing the ability of households to weather future shocks and disasters.<sup>5</sup>

## *Current political and policy framework*

International Federation of the Red Cross and British Red Cross cash transfer activities implemented in Tanout in 2005 and 2006 opened the doors for future cash activities by bringing cash transfer interventions to the attention of the authorities and aid agencies. In 2005 alone, 120,000CFA (\$240: the equivalent of 40 days' food ration at the time and roughly one year of cash income for a poor household) was distributed to 5,713 households with the objectives of meeting immediate food needs, avoiding negative coping strategies and restocking herds. The cash transfer programme met with initial resistance from the Nigerien authorities in 2005, resulting in its temporary suspension just prior to implementation (ICRC and IFRC, 2007). The cash transfers were implemented following meetings between project representatives and the President of Niger, who insisted that the recipients of the cash transfers be women.<sup>6</sup>

Some food programming has also met resistance. In 2007, the government abruptly suspended all Food For Work (FFW) activities within the country, without any warning or formal review process. The World Food Programme and NGOs conducting FFW activities received letters in March and May informing them of the government's decision. When their lobbying campaign, conducted at the highest levels of government, proved unsuccessful, several agencies reoriented on-going programming and stopped their FFW activities. While no official explanation was ever

given, one government minister told NGO representatives that FFW did not allow people to work with dignity.<sup>7</sup> Moreover, it appears that FFW was considered to be antithetical to the Cash For Work (CFW) approach of the President's Special Programme – a nationwide poverty reduction programme – for its infrastructure projects.<sup>8</sup>

No formal social protection systems exist in the form of pensions or payments to vulnerable households, and no organisations are currently using transfers outside of the CFW context.

Despite limited experience with unconditional cash transfers, the local authorities and the Food Crisis Unit (*Cellule Crises Alimentaires*) of the Prime Minister's Cabinet are supportive of the proposed cash transfer scheme, primarily because they see it as a new approach, with the potential to address poverty and vulnerability. Several of those interviewed echoed the comments of a member of the Tahoua Governor's office: 'Cash helps to fight against poverty and also helps people's capacity to produce. If you have the will, but not the means, you can't do what is needed'. The authorities are happy with the learning component of the pilot programme. One Mayor explained that 'this is the first time, so we should try'. Most wanted to be kept informed of the lessons emerging from the cash activities.

While the authorities did not have any major reservations about the objectives and methodology of the proposed cash transfer activities, several expressed concerns about targeting. Non-beneficiaries within the target communities will tolerate being excluded from cash distributions as long as they agree that recipient households are truly vulnerable. The authorities agreed that women should receive the transfers, in line with the President's previous policy, because women are seen as more responsible regarding the welfare of their families.

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<sup>7</sup> Communication from an NGO staff member in Niger.

<sup>8</sup> The Special Programme of the President of the Republic started in 2001, based on recommendations from the Poverty Reduction Strategy Paper. It is funded through the debt relief provided under the enhanced Highly Indebted Poor Countries initiative (Government of Niger (2002) *Full Poverty Reduction Strategy*). Activities include the creation and improvement of public infrastructure, the provision of rural credit and food subsidies ([www.presidence.ne](http://www.presidence.ne)).

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<sup>5</sup> Feasibility and appropriateness issues adapted from the Cash Assessment Checklist in Harvey, 2007.

<sup>6</sup> Interviews with Nigerien Red Cross workers and others involved in 2005/2006 cash distributions.

Some authorities expressed concerns about beneficiary expenditure and support to beneficiaries. Beneficiaries might be pressured into certain expenditures by others in their community (for example, sharing the transfer or providing loans). They saw this possibility as negative, though in fact sharing the transfer could strengthen social networks for the future. The authorities also felt that beneficiaries might need other types of support, such as training or savings programmes, to help cash transfers achieve the DRR objective. One local authority used this analogy: 'It is like a man in a hole. You hand him a rope, you must make sure that he can hold onto it the entire way up'.

#### *Coordination with other assistance activities*

For cash transfers to be effective, they must be compatible with CARE's current activities and must fit into – or at a minimum not undermine – the development, relief and social protection programming being implemented by other actors.

CARE has two other interventions in the region where cash transfer activities are planned: Mata Masu Dubara (MMD) and Solidarity Against AIDS (*Solidarité contre le SIDA*). MMD is a group savings and credit programme which CARE began in 1991. Women form groups and make small, regular contributions into a collective fund. They establish their own guidelines for taking credit and withdrawing savings. While the programme operates in Tahoua, none of the villages targeted for the cash transfer programme has active MMD groups. Some have had MMD groups in the past, but these folded when their members could no longer afford the weekly contribution.

Solidarity Against AIDS undertakes sensitisation activities on the risks of HIV/AIDS. It targets communities with high numbers of temporary migrant (participants in the *exode*), and host communities in Côte d'Ivoire. HIV/AIDS prevalence in Tahoua is high – twice the national average – and has been attributed to the significant number of men who migrate for work. Solidarity Against AIDS does not currently have programming in the villages targeted for the cash distributions, but project staff are interested in collaborating.

In terms of wider programming in Niger, the majority would be classed as development interventions (livelihoods, health, food security and nutrition, education), although most agencies are multi-mandated in the sense that they are able to adjust their programming depending on the context. Cognisant of the role that long-term

vulnerability played in 2005, many agencies are looking at their current and future programming in terms of vulnerability and risk. UNDP has completed a study on integrated risk factors, crisis prevention and crisis management. The World Bank, in conjunction with the World Food Programme, has undertaken a study on food security, vulnerability and the creation of social safety nets. This will propose options for policies to improve national food security systems and the introduction of social safety nets to reduce households' vulnerability to food security crises.<sup>9</sup> NGOs are looking at a variety of related issues, including risk factors, social safety nets and the root causes of vulnerability to crises.

The proposed cash transfer activities are unlikely to undermine or conflict with the assistance activities of other aid agencies. Indeed, cash transfers could complement other assistance programming and achieve greater long-term impact through useful linkages to other development activities. For example, if households elect to purchase livestock, access to vaccination programmes would reduce the likelihood of losing this investment to common illnesses. Health and nutrition sensitisation activities would make it more likely that people would use their funds to buy healthcare or diversify their diet with nutritious foods. Irrigation and water management activities would help ensure that households which elect to invest in agricultural inputs, off-season gardening or increasing their planting would actually see returns from these investments, even if rains were poor or inconsistent. Many villages in the region have grain banks where households can purchase grain at lower prices, but it was not clear whether such banks exist in the villages targeted for the cash interventions. As the cash transfer activities will not be implemented in villages where other consortium members or agencies currently have programming, the valuable opportunity to link with other development programming may be lost.

Because of the novelty of the cash transfer activities, coordination takes on increased importance in terms of sharing lessons and experiences from the project with other aid agencies and authorities. Keeping the authorities involved is crucial given the unforeseen ban on FFW and the advocacy objectives of the DRR consortium.

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<sup>9</sup> Presentation given by the World Bank in Niamey, 29 January 2007.

### *Markets*

Markets must be able to meet the demand that results from cash transfers. In general, there are four aspects to this: the amount of money transferred into the local economy, the period of time over which it is transferred (the rate), the ability of markets to respond to increased demand for certain products, and the likelihood of inflation and shortages (caused by the cash transfers or independent of them). The latter two mean that a particular project could have quite different results depending on other factors impacting the market when the transfers are carried out. For instance, an injection of cash at a time when neighbouring countries have restricted cross-border trading (as they did during the 2005 crisis) will face different variables than an injection during 'normal' times when border closures are not an issue.

There is little reason to believe that the cash transfers would negatively affect markets or that markets would not be able to respond to increased demand for certain items. Badaguichiri, a regional market in Tahoua, has animals, food, household items and medicines. Beneficiaries would probably go to this market for their purchases. Hundreds of traders flood the market on a weekly basis, bringing thousands of head of livestock for trading. In addition to the weekly trading day, merchants also sell food and household items from stalls during the week. It is not uncommon for Nigeriens to purchase hundreds of head of livestock to transport to Nigeria to sell at a higher price. CARE itself bought more than 2,000 animals from Badaguichiri to distribute to beneficiaries in 2006. The increased expenditures by beneficiary households will constitute only a marginal portion of overall trading.

### *Delivery mechanism*

In theory, a cash transfer programme could employ many delivery mechanisms: transfers into the bank accounts of beneficiaries, cheques, smart cards,<sup>10</sup> contracting the cash delivery to a bank, remittance service or private company, or direct distribution by NGO personnel. All of these options have different implications for security, accountability and practicality.

Niger does not have a very well-developed banking system in rural areas, though remittances

and other transfers are made through banks. Even with the amount of transfers associated with the *exode*, Nigeriens in Tahoua region are not necessarily familiar with banking services and very few have bank accounts. Money is often sent with people who are travelling back to the village. In the case of those who migrate as far as Côte d'Ivoire, this might be done through a bank or through Western Union branches in the towns of Konni and Tahoua. Some women reported that banking systems are confusing and that they would send someone to pick up the transfer if one came through Western Union. Even for those familiar with banking systems, travelling to Konni or Tahoua has costs in terms of transport and time.

CARE already distributes cash for its Cash For Work activities; there is no need to reinvent a separate system for the cash transfer programme.

### *Security, conflict and corruption risks*

Whether cash assistance in and of itself poses increased security and corruption risks compared to other types of assistance is debatable. CARE and other agencies have not encountered insurmountable security or corruption problems with Cash For Work, the Red Cross Tanout cash transfers or seed fairs (where beneficiaries use vouchers to 'buy' seeds and sellers redeem their vouchers for cash). What can be said is that the value and portability of cash present unique risks for the organisation distributing it, and the beneficiaries receiving it. Banditry, particularly targeting vehicles on roads, is a moderate risk in Niger. In its Cash for Work activities, CARE staff pay the workers directly. There is no need for cash distributions to be different, though the cash transfer activities provide an opportunity to revisit security plans concerning payments and cash transport, particularly in light of recent security incidents.

In late 2007 and early 2008, three landmines exploded in Tahoua, Maradi and Niamey. The government has attributed the attacks to a small rebel group in the northern part of the country (a charge the group denies). The rebels have expanded their area of operation and recently kidnapped officials from Tanout, an area which had previously been unaffected. Security will become an increasingly pressing issue in the run-up to elections scheduled for 2009.

While neither banditry nor the activities of rebels poses a serious obstacle to cash transfer activities, they highlight the need to establish a

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<sup>10</sup> Smart cards are used to access funds and keep track of withdrawals and balances, similar to ATM/debit cards, but without a bank account.

security plan for the cash payments. Local authorities are willing to collaborate with CARE to provide security in the form of armed police, who can escort vehicles and be present at the distributions.

Rural households in Tahoua – even vulnerable ones – are used to dealing with cash. All households sell some of their crops at the harvest. When a person goes on *exode*, he or she sends back cash through a person travelling back to the village, bringing it back in person or sending it through a bank. There is also extensive lending and borrowing. Focus group participants reported having loans ranging from 5,000 to 100,000 CFA. Several of the villages in question have had credit and savings groups in the past, including but not limited to MMD groups. In one village, 80 women formed a group that distributed a total of 400,000 CFA (\$889) in loans. Neither the presence of the cash nor the fact that only women could access loans caused any problems.

If the programme truly reaches vulnerable households, community members do not think that the exclusion of others will create problems within the village. Some focus groups pointed out the burden of supporting vulnerable households usually falls to the better-off within the community, and that households that sell goods will also benefit if there are more people to buy them. However, as with the local authorities, villagers are concerned that the targeting process must be transparent and accurate. Focus groups were not consistent in whether they thought that the funds should be spread over all households in the village or only given to a certain number of vulnerable households. Several interviewees commented that ‘it is better to give a little to everyone than a lot to one person’, but others countered that small amounts of money could not be used for investments and would quickly be spent on food. In general, these communities, which have received aid in various forms in the past, accept that any assistance activity has selective criteria.

Concerning corruption, the desirability of cash makes targeting particularly important, as those with power may try to influence the process. As with any assistance programming, targeting and registration should be done in a participative manner, in which community members confirm that the beneficiaries meet the selection criteria established by the programme. CARE staff should use a variety of techniques to ensure that local authorities or others with power have not

manipulated the process. An accountability system, such as a complaints mechanism, should be set up so that community members have a channel to report any abuses by staff, the authorities or others.

In conclusion, cash transfers are feasible in Niger. This form of assistance fits well within the current political and policy environment, particularly given the government’s aversion to food assistance. Potential beneficiaries and authorities alike do not believe that the cash assistance will face any serious security problems, and the authorities are willing to provide an armed presence at distributions and to escort vehicles. The market will be able to meet the small increase in demand that will result from the cash transfers.

*Appropriateness*

While cash transfers are a feasible intervention in terms of policies, markets and the security environment, an equally important question is whether they are an appropriate intervention, in the sense of achieving the objective of reducing the vulnerability of households to the negative impact of future shocks and disasters. Central to the appropriateness of using cash transfers are several questions. How would households spend the cash? Would cash transfers disadvantage women? Would they be a cost-effective approach? What would be the impact of these expenditures? Would the cash transfers decrease the vulnerability of households to future shocks?

<b>Examples of amounts and proposed expenditures</b>	
<i>Amount (CFA)</i>	<i>Expenditures</i>
30,000 (\$67)	10,000 for debt repayment, 10,000 for consumption, 10,000 for small trading
40,000 (\$89)	20,000 for a goat and 20,000 for consumption
50,000 (\$111)	Children’s needs, 1 animal for <i>embouche</i> or for rearing 10% for consumption, the rest for investing and buying small ruminants
60,000 (\$133)	20,000 for a sheep, 20,000 for food, 20,000 for small business
90,000 (\$200)	Buy fields for children
100,000 (\$222)	Import household items from Nigeria for resale

Focus group participants stated that they would use cash transfers primarily for investment, namely small business activities (selling peanuts, household items, condiments) and the purchase of animals for *embouche* (buying sheep and goats to resell later in the year when prices are higher, particularly around the Tabaski holiday). If the transfer is given in the transition or hungry seasons, participants said that they would use some of the cash to buy food. Presumably the transfer will allow people the possibility of making bulk purchases that they would otherwise be unable to make, thereby avoiding the need to purchase food later at inflated prices. Given the other priorities of debt repayment, taxes, clothing, social obligations and transport for *exode*, additional income in the form of the transfer will also probably be spent across these expenditure categories, particularly if the expenditure is given in the post-harvest season when these purchases are usually made.

Based on these expenses, focus group participants generally cited 40,000 CFA as the minimum amount that would allow them to invest productively in livestock or small business activities, while devoting a portion of the transfer on consumption. For a very poor household, 40,000 CFA (\$89) would represent 20–40% of normal annual cash income.

The emphasis on investment rather than consumption is at least in part due to the initial assumption among focus group participants that the interviewers were looking at whether or not to supply credit. Once it became clear that the activities in question concerned grants, interviewees did not change their proposed expenditures or the amounts that they said they needed to make these expenditures, for two reasons. First, investments were important to help them improve their situation, even if they did not need to repay a loan through returns on the investment. Second, they felt that they had an obligation to ensure that money given through charity was spent correctly.

Given the presence of a robust regional market, beneficiaries will have no problems buying the items they want. Disabled or ill beneficiaries can send others to the market to make purchases on their behalf.

#### *Gender issues*

Evaluations of cash transfers in emergencies have often asked whether women, who may traditionally exert more control over in-kind

assistance like food, may be disadvantaged by cash assistance. Villages in Tahoua, while unaware of the Tanout cash transfer programme, are familiar with microfinance interventions that target women. While some men in the focus groups pointed out that the male was the head of the household, overall the men felt that the benefits of cash transfers would go to the entire household even if the cash was given to the woman. Several men were concerned that the women would not share the cash with their husbands because they did not want them to take on a second wife. Women said that being recipients of the cash transfers would not cause problems within their households. The status associated with cash may actually have a positive impact by empowering women. This question will need to be addressed in monitoring. Male single heads of households are rare as most men remarry, but the project must still make sure that it does not miss male single-headed households simply because no wife is present to receive the cash.

#### *Cost effectiveness*

Calculating the cost-effectiveness of assistance programmes is fraught with difficulty, not least because there is usually no data with which to make comparisons. This case is no exception. Whether the overall cost of the proposed cash programme will be higher or lower than the cost of a hypothetical equivalent programme of in-kind distribution is hugely difficult to predict. Purchases of livestock, food and items for small trading are all expected to be made in an effective, efficient market, by people who already regularly use the market to make such purchases and have been doing so for many years. An equivalent in-kind programme would likely rely on the very same markets to purchase the same items and distribute them; therefore, it is a reasonable assumption that the cash programme is unlikely to be less cost-effective. In fact, it seems likely that the additional administrative and transaction costs associated with managing the diverse goods required by an equivalent in-kind programme would make the straightforward cash programme more cost-effective.

#### *The DRR objective*

Cash transfers are a flexible tool that will enable households to make purchases, including investments, which they otherwise would be unable to make. Will these purchases and investments reduce the vulnerability of households to the negative impacts of future shocks and disasters?

**Table 2: Possible expenditures and DRR impacts**

Expenditure	DRR impacts
Food and basic needs	Less likely to take on debt or sell assets to meet basic needs
Debt repayment	Better able to access credit in the future
Livestock	Increased income (if bought and resold at a higher price) Asset to sell in case of shock
Gifts/loans/social obligations	Stronger social networks for people to provide support in times of crisis through lending and sharing
Productive small business investments	Increased income
Cost of migration	Avoid taking on debt for transport Increased income Potential negative impacts associated with HIV/AIDS and leaving household livelihood activities
Increased income (directly from transfer and from investments made with transfer)	Flexibility to purchase livestock when prices are low, as opposed to when prices are high post-harvest Flexibility to purchase food when prices are low Less need to do casual labour or migrate enabling more work on own farm or pursuing own investments Acquiring assets and savings which can be drawn down in crises, as opposed to selling assets that are difficult to replace and have a strong bearing on future income (i.e. land)

CARE approached cash transfers as a way of strengthening and diversifying fragile livelihoods, as well as linking vulnerable households with other development or DRR activities that they might otherwise be unable to access, such as MMD groups and grain banks. For cash to make this link successfully recipients would need to prioritise participation in these systems, and the systems would need to be available. In the case of MMD, women from vulnerable households interviewed for this study saw positive benefits in a savings scheme if the savings came from income made from the productive investment of their cash transfer, and not directly from the cash transfer itself.

Much like poverty, the causes of vulnerability are complex. While all households in a village must deal with poor rains, decreasing soil fertility and price fluctuations, some have characteristics that make them more susceptible to negative impacts, such as a lack of labour capacity in the household and lack of productive assets. Cash transfers can temporarily increase income and promote investment, but they cannot address these underlying vulnerability issues.

How households spend the cash will affect their need and ability to resort to coping strategies. Cash will enable households to avoid selling

assets or taking on debt to meet basic needs in the up-coming hungry season, allowing them to use income from their harvest for purposes other than debt repayment. To the extent that households are able to earn more income through investments, this will increase the assets (and potentially savings) which can be drawn down in a crisis. By providing households with an opportunity to pay off debts, cash transfers will make it easier for them to access credit in the future.

Ideally, the cash transfers would be made within a framework of a longer-term programme that would provide predictable transfers or a safety net for households to enable them to embark on riskier investments that could result in higher yields. While expectations must be modest, cash transfers have the potential to allow vulnerable households to meet immediate needs, break the cycle of debt and make investments. Any resulting increase in income, assets and savings – however nominal – can be used as a buffer in future crises.

In conclusion, cash transfers are a feasible and appropriate approach to DRR in Niger, with significant scope for learning. The information gathered during the feasibility portion of the study, particularly on potential expenditures, seasonal spending priorities and coordination opportunities, will inform recommendations on programme design.

## Programme design recommendations

This section makes design and implementation recommendations regarding the size of the transfer, frequency, timing, targeting, coordination and monitoring.

### *Cash transfers: how much and when?*

The impact of the transfer in achieving the DRR objective depends at least partly on the amount, since more money will enable more investments, purchases and debt repayment. Timing plays a significant role as well. Small transfers given on a frequent basis will be more likely to be used for consumption than if cash given in one instalment. Instalments given just before or during the hungry season are more likely to be used for consumption than transfers given immediately following the harvest, when households have income and food stocks. However, following the harvest households also often have debts to pay that they have incurred in the hungry season.

Transfers given in the transitional or hungry season have the advantage of allowing households to purchase livestock when prices are lower than following the harvest. Many focus group participants cited the transitional season as being the best time for investments, though this could have been influenced by the fact that the study took place during the transitional season itself and households would like cash as soon as possible. No clear consensus emerged from focus group participants on the best time of year to provide the transfers.

Nearly all focus group participants preferred transfers to be given in one or two instalments (depending on the amount), because spreading transfers out in small instalments would discourage investment. A general view was that any total transfer of 50,000 CFA or less should be given in one instalment. Participants were divided about whether or not transfers above this amount should be given in two instalments. Some participants preferred even larger amounts to be given in one instalment so as not to hold back

money that could be used for investment. Some were in favour of two instalments in order to spread risk. For example, if their investment did not yield a profit, they would have another opportunity to invest. This indicates that people do not have savings options (or that they would feel the need to use the money immediately and/or share it), otherwise they could receive the transfer at once and simply save some of the money for a later date. A minority of focus group participants were concerned about managing money and preferred that even sums under 50,000 CFA be given in multiple instalments.

The focus group interviews led to the following conclusions:

- Taking into account that some money will be used for consumption and debt repayment, 40,000 CFA should be the *minimum* value considered for the overall transfer.
- 50,000–70,000 CFA is more realistic in terms of allowing for livelihood investments.
- Amounts below 50,000 CFA should be given all at once.
- Transfers totalling more than 50,000 CFA could be given in separate instalments.
- Providing cash in the transitional season is likely to prevent households from taking on debt in the hungry season and will allow for investments, but each time of year has advantages and disadvantages.
- Most households prefer to have the cash as soon as possible in order to invest it.

Based on focus group interviews and discussions with CARE staff involved in the study, it is recommended that the project give 70,000–80,000CFA (\$156-\$178) in two separate transfers, with a potential third transfer in case of a poor

**Table 3: Agricultural season calendar**

	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
Harvest/Post-Harvest												
Transitional												
Hungry												

harvest. This amount will constitute roughly 60–80%<sup>11</sup> of average annual income. The first transfer, 50,000CFA, should be distributed in March 2008 (at the tail end of the transition season, prior to the onset of the hungry season). The second, for 20,000–30,000CFA, should be distributed following the harvest in October/November 2008. A third transfer could be given in early 2009 (prior to the hungry season) if the harvest is poor. This final transfer would only be made if it appeared that a poor harvest or price rises would necessitate the protection of investments. The CARE team implementing the cash transfer project can either establish thresholds concerning harvests and food prices (beyond which they would implement the third transfer), or use a more flexible system, reviewing the situation following the harvest and making a decision in consultation with beneficiaries and non-beneficiaries. Either way, the cash transfer programme should be adaptable in the face of shocks affecting its beneficiaries.

This sequence of transfers is meant to allow households to meet their hungry season consumption needs without taking on debt, promote investment and protect investments and assets in the case of a poor harvest:

- **50,000 CFA (Mar):** The objective of this transfer is to *prevent* households from taking on debt in the hungry season and *promote* investment at a time when livestock prices are low.
- **20,000–30,000 CFA (Oct/Nov):** The objective of this transfer is to *promote* investment. Knowing that this transfer will be occurring should allow households to take greater risks with their previous transfer.
- **20,000–30,000 CFA (Mar/Apr of the next year, if harvest is poor):** In the case of a poor harvest, this transfer will *protect* household assets and investments made from previous transfers.

Doing the third transfer regardless of a poor harvest would help ensure that gains from the transfer were not lost during the next hungry season. However, focus groups, staff and the authorities cautioned about the social implications of continuing to support only one group of households. Their argument is that non-beneficiaries will tolerate an amount akin to a

helping hand or a kick-start, but not a transfer that begins to resemble a lottery win. It is impossible to know from the outset what constitutes the threshold for this tolerance and whether a third transfer of 20,000–30,000 CFA falls beyond it. Non-beneficiaries might accept a third transfer because redistribution systems exist within their community. By the same token, it is impossible to know the threshold – if it exists – after which beneficiaries would no longer need outside assistance to protect assets and savings. This emphasises the need for flexibility and adjustments to the programme design according to monitoring findings.

A second group of beneficiaries from villages not yet reached by the programme should receive cash transfers starting in the transition season (January–March) in 2009. While the transfer amounts and timing can be the same as with the first group of beneficiaries, adjustments should be made if monitoring from the first group suggests more appropriate amounts and payment schedules.

#### *Targeting*

Targeting is rarely simple or straightforward; cash transfers are no exception. Given the desirability of cash, households that do not meet the criteria may make a concerted effort to be included as beneficiaries.

CARE has proposed targeting ‘extremely vulnerable’ households for the cash transfer activities. CARE has a participative targeting methodology, whereby communities propose vulnerability criteria (for example lack of assets, handicapped member of the household, women-headed households) and group households into four categories: moderately vulnerable, vulnerable, very vulnerable and extremely vulnerable. The process is done in a public and transparent manner. The targeting process for the cash transfers will involve conducting this classification (in areas where it has not been done) and verifying it (in villages where the classification has already occurred through the baseline study). In both cases, CARE staff will provide multiple opportunities for community members to contest the inclusion or exclusion of households.

The registration process will involve physical verification of the beneficiary household in the place of residence. CARE staff do not see the need for photos or beneficiary cards. They will use the system that they employ in their food distributions

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<sup>11</sup> Using annual income data from the Save the Children Tessoua Household Economy Analysis.

**Table 4: Advantages and disadvantages of distributing cash in different periods**

Period	Advantages	Disadvantages
Hungry season	Women have free time Livestock prices lower than at other times of year Households may avoid taking on debt	More of the transfer will be used for consumption as compared to other periods
Post-harvest	Likely to be used for investments	Livestock prices higher than at other times of year
Transitional	Women have free time Livestock prices lower than at other times of year Have food stocks (if good season) Households may avoid taking on debt	Depending on food stocks, some of the transfer will be used for consumption

whereby a beneficiary name is called, and the community as a whole is responsible for confirming the identity of the people who present themselves.

Targeting extremely vulnerable households raises several questions. First, do these households have the capacity to use the transfers in a manner that decreases their vulnerability, for instance making investments? Some household members, such as the chronically ill, will be unable to engage in all productive activities. However, focus group participants from extremely vulnerable households were quick to dispute this notion on the grounds that they already engaged in livelihood activities to survive. A disabled woman stated that she had a small business selling peanuts. An older woman pointed out that ‘anyone can raise a goat for *embouche*’. Despite these assurances, it is probable that some extremely vulnerable households do not have the capacity to pursue productive livelihoods, and survive on the basis of community assistance. The degree to which a cash transfer could allow them to move into productive livelihoods is questionable. However, excluding these households because of uncertain returns on the cash transfer would have difficult moral implications.

Second, there is only a marginal difference between ‘very vulnerable’ and ‘extremely vulnerable’ households. The fluid boundaries between these two groups and their imperfect classification increase the likelihood of excluding households that meet the criteria for inclusion, though this would be an issue for any intervention. Would very vulnerable households, with more assets and/or labour capacity than extremely vulnerable households, be able to

utilise transfers more productively? Evidence emerging from cash transfers in longer-term social protection programmes suggests that the very poorest households are more likely to use cash to meet immediate consumption needs, and investment returns are limited. The role of cash transfers in promoting sustainable livelihoods is still being explored, but one emerging lesson is that linkages with other development programmes are crucial.

*Linking with other programmes*

The cash transfer will be unconditional, meaning that there are no requirements to be met beforehand. A work requirement was briefly considered, but was rejected because it would take households away from their own livelihood activities and exclude incapacitated or low-capacity households, which are among the most vulnerable. While not mandatory, women will be encouraged to participate in savings or MMD groups, using money earned from their investments. The purpose of these groups would be to accumulate savings and eventually provide credit. The former would provide a buffer against future shocks; the latter would enable investments in the future.

In focus group interviews, women were enthusiastic about the idea of forming MMD or savings groups. As one woman said: ‘If you have a 5,000 CFA note in the house it is hard not to spend it’. Men also liked the concept, as long as the cash transfers were provided to individual women, not through a group mechanism.

Whether these are MMD groups or the equivalent under a different name is for the CARE MMD programme and the women forming the group to decide. The women will decide among themselves

**Table 5: Key questions for cash transfer monitoring**

Key questions	Methods
<b>Process and design</b>	
Was targeting effective?	Assess whether beneficiaries met targeting criteria and whether people who met criteria were excluded
Were there any security problems related to the activities?	Key informant interviews, focus group discussions, analysis of any security incidents
Was there any abuse or manipulation by authorities or staff?	Interviews, focus group discussions (ideally run by an independent body)
Did the beneficiaries receive the correct amount of money and were distributions efficient?	Post-distribution monitoring surveys
How did the cash project coordinate with other interventions?	Interviews with others working on other projects Interview agencies working in the area (if any)
<b>Impact and outcome</b>	
How did beneficiaries spend the money?	Interviews, household surveys, focus group discussions
What was the impact on their livelihoods, assets and savings?	
Did beneficiaries form MMD or savings groups?	Interviews, focus group discussions
Has the project met specific objectives in vulnerability reduction?	Interviews, household surveys, focus group discussions
How were decisions on the use of the cash made within the household?	Interviews, focus group discussions
How has the intervention impacted traditional systems of self-help and social protection?	Interviews, focus group discussions

Adapted from Harvey (2007) - For a complete list, see Harvey (2007) and ICRC and IFRC (2007)

the amounts to be contributed, the criteria for withdrawing funds and at what stage (if at all) the fund will be used to provide credit to its members. An important element of these groups would be the support system that they provide for members. For beneficiaries who form groups and for those who do not, CARE field staff should be engaged in discussions regarding CARE accompanying them during the cash transfer process. For example, CARE staff could provide information on regional prices, new seed varieties and the costs and benefits of livestock vaccinations, which could assist women in making decisions regarding their investments.

It is important to note that MMD groups are not necessarily resilient to shocks. As discussed, in several of the villages visited for this study they had existed in the past but had become defunct. However, participation in MMD groups helped members cope with the 2005 crisis by providing a savings base that could be drawn upon. Unless the process includes an insurance mechanism or these households can access another form of assistance in the face of significant shocks, the

groups formed for the cash transfer activities will be susceptible to the same fate. The groups will also fold if their investment activities do not result in sustained earnings. Even if the MMD system is not sustainable in the long run for these households, it could still provide support at critical moments and promote the optimal use of transfers.

Participation in an MMD or savings group will be voluntary because households understand best how to support their livelihoods and deal with the risk of future shocks. Savings schemes tie up funds that could be invested, and credit schemes require trust in other members to repay loans. If these groups do not make the most sense for beneficiaries, then they should be free to choose not to participate.

The cash transfer programme will also link with Solidarity Against AIDS as the villages are situated in a region with high levels of *exode*. The link between these two projects is important to ensure that the cash transfers support or at least do not undermine the gains made by Solidarity Against

AIDS. The probable impact of the cash transfers on *exode* is difficult to determine. On the one hand, households borrow money to finance their migration. The cash transfer could enable them to invest in migrating in order to earn more money. On the other hand, since *exode* is a strategy used when times are difficult, the transfer could encourage men to stay and pursue livelihood activities locally.

The cash activities provide CARE with a unique opportunity to influence work by the government, the World Bank and NGOs on social safety nets. Short-term cash transfer programmes have informed social safety net programmes, for instance in Zambia. Information on expenditures, livelihood investments and on-going needs from the cash transfer programme can provide an evidence base for advocating for appropriate government policies on longer-term social protection.

### *Monitoring*

Establishing a strong monitoring system is critical to the learning process, verifying the appropriateness of the project and ascertaining impact in terms of achieving the project objectives. While quantitative tools like household surveys are useful in showing overall trends (such as expenditures), a strong qualitative focus is necessary to understand why beneficiaries spent their money in a particular way, and what the impacts were at the household and community level. If a cash transfer project relies too heavily on quantitative indicators, the ‘story’ of how cash transfers are and are not contributing to reducing vulnerability will be quickly lost. Qualitative monitoring usually takes the form of focus group interviews and interviews with key informants (i.e. local authorities, traders). CARE project staff have begun creating a monitoring plan and indicators for cash transfer activities.



## Conclusion: cash for Disaster Risk Reduction

Cash transfers for DRR are feasible in Niger, but there is a need for modesty regarding what they can realistically achieve. Cash transfers alone cannot bring vulnerable households up to a level of resilience where they would not require assistance in the face of a significant crisis. Indeed, this should not be an objective, because by definition crises exceed the capacity of households and individuals to cope. Cash transfers also cannot tackle fundamental issues around poverty, such as land rights and environmental degradation. Cash transfers are best looked at in terms of assisting households to cope with shocks such as poor harvests, minor food price increases and unexpected expenses. The question of whether a short-term cash transfer could have a lasting impact on vulnerability is harder to answer. The scope for learning around this issue is substantial.

The many factors that make households vulnerable to shocks and disasters cannot be addressed through short-term cash transfers. Households in Tahoua are still highly dependent on natural resources for their livelihoods, and on markets for buying food. While transfers cannot address the root causes of vulnerability, they may increase the resilience of households through asset creation. It is realistic to expect cash transfers to allow most beneficiaries to avoid taking on debt in the up-coming hungry season, and it is probable that households will accumulate a certain amount of assets, investment capital and savings as a result of investments in livelihood activities. These assets and savings will provide a buffer against future shocks and disasters. There will be exceptions – households who use the entire amount to pay back debt or meet basic needs, or choose investments that fail. Even debt repayment and consumption can increase social capital and enable flexible purchasing (in bulk and/or at times when prices are lower). Given their preference for investing in livestock and small business activities, households are looking at ways to diversify their livelihood portfolios away from agriculture.

There is no doubt that cash will help; how much it will do so is unclear, and it is impossible to predict the impact of the transfers over the medium to

long term. The assets and savings accumulated because of the transfer may be whittled down within one or two poor harvests, or some households may be able to achieve viable livelihoods through which they accumulate assets and break the cycle of divestment.

Another unknown variable is the impact on pre-existing social protection mechanisms within villages. Vulnerable households receive support from better-off ones in difficult periods. They will probably pay off outstanding loans and may also feel an obligation to reciprocate previous assistance through loans or gifts once they receive the transfer. Doing so could increase their social capital and make assistance more likely in future difficult periods, though it would also decrease their own possibilities for consumption and investment. Alternatively, the receipt of a large amount of cash might discourage other households from helping them in the future. The question of the likely impact of cash transfers on social protection mechanisms was not explored in this research, but is worth following up in monitoring.

While it may seem obvious, the cash transfer activities must take into account the likelihood of drought and price increases. Drought, poor harvests and price rises may occur within the cycle of this DRR programme, and activities should be able to adjust accordingly. The option of a third transfer in case of a poor harvest is a good start. CARE, the other consortium partners and DFID should have in mind more options to expand and adapt programming should the need arise.

Evidence from the cash programming should be a large component of the DRR Consortium advocacy and learning strategy, with a view to influencing social protection policies. The government, the World Bank and some NGOs are examining the use of social safety nets in Niger to address vulnerability to shocks and disasters. Because of the high levels of chronic poverty in Niger, a comprehensive longer-term safety net is needed, as well as or instead of one-off interventions like CARE's. This project has the potential to influence the wider debate about the possibilities and limitations of using cash transfers in Niger.



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