20th May 2020 CashHub Webinar Summary Points

Topic: Cash and Voucher Assistance (CVA) operational adaptions, challenges and plans from two Red Cross Red Crescent National Societies responding on the ground.

Speaker	Summary Takeaways
Tinomutenda Maposa, Cash Preparedness Focal Point, Zimbabwe Red Cross Society	 Pre-COVID19 there was already significant Food Insecurity. Soon after lockdown (end of March) there was an increase of prices by around 50%, possibly due to panic buying, but also because Zimbabwe is a multi-currency country, and uses USD and other currencies. Significant rise in value of USD has a knock on impact on prices. MEB commodities had to be reviewed in terms of quality available and prices. ZRCS was undertaking weekly monitoring anyway, and this led to a change in the transfer value. Modality of support had to be reviewed due to COVID19 to ensure lowest risk to staff, volunteers and beneficiaries. ZRCS engaged an FSP to use mobile money to help with this. Value Voucher is also used by ZRCS rather than Commodity Voucher, since this will allow beneficiaries to take advantage of the government subsidised food, this helps to increase the value of the money given. Post Distribution Monitoring (PDM) and Community Engagement and Accountability (CEA) is undertaken through remote means, using mobile phone communication in particular. We also phone volunteers in the communities to engage with their neighbours who are our target beneficiaries. There is also a 3rd party feedback hotline run by a university. Biggest challenge for us are resources, since we had very bad food insecurity before, and with COVID19 the population that needs to be supported is much larger. Modality selection was impacted due to policy changes related to the government directing that we could not use USD, and then allowing it, but is the USD still going to be allowed in 6 months time.
Maysa Ibrahim, Basic Assistance Program Manager, Lebanese Red Cross Society –	 Lebanon has been affected by multiple crisis over the last few years, including Syrian Refugee crisis, and previous Palestine Refugees, local government is overwhelmed in some areas of high refugee population. More recently, there has been an economic, monetary and sanitary crisis. With COVID19 there has been a shut down of the already struggling economy. The USD (black market exchange rate) tripled in value since September 2019 against the Lebanese Pound. There is a lot of inflationary pressures here. Currency has not stabilised yet. Cash and Voucher Assistance (CVA) is under Basic Needs. The cash programmes use the ATM cards, and currently 1500 households



- are supported. Both Syrian Refugee and Lebanese host community are targeted.
- For the Syrian Refugee targeting this is undertaken with the UNHCR registration platform through systematic vulnerability scoring and coordinated with UNHCR. For Lebanese community and Unregistered (those not registered by UNHCR) Syrian refugee families targeting is done through different means, the hotline allows vulnerable families (Lebanese or Syrian) to apply and there is an in-house assessment to generate a vulnerability score. Lebanese RC Disaster management field centres are another source where families approach them and if they meet the eligibility criteria then there is an in-house assessment to validate eligibility.
- The MEB was set in 2014 coordinated by UNHCR and all the cash actors have committed to synchronise the multi-purpose cash assistance value. In 2017 it was updated. But now it is considered very out-of-date because of price increases. End of this year it is hoped to update the MEB, and it is hoped things will stabilise in the country by then.
- 175 USD equivalent per month per family was given. However due to inflation and it being given in Lebanese pounds it is now much less than this in purchasing power.
- Early on in the crisis the banks where closed for 3 weeks and then ATMs where out of cash for sometime. Now there is still a lot of competition on ATM cash, and it is a source of tension between Syrian Refugee population and Lebanese host community, and also there is a risk of crowding at ATMS. So now they limit transfers per day to reduce this risk.
- Lebanese RC monitoring the transaction trends from the banks and giving guidance through the hotline and field officers to advise beneficiaries which ATMs had the most successful transactions.
- Household assessments and monitoring surveys have been delivered through mobile phone. Distributions through ATM cards and any type of distribution has been done door-to-door or through small (10 households for example) distributions to limit any risk of crowding and the potential for virus transmission.

Prepared by David Dalgado based on what was said in the Webinar and the takeaways may not reflect the top takeaways of the speaker as they see them.

