



Copyright: Rwanda Red Cross Society

## Disaster and cash preparedness programme in Rwanda (DPII)

Case study

Margaux Estager, Bonaventure Nzisabira, H el ene Juillard

Prepared by Key Aid Consulting for the Belgian Red Cross-Flanders

May 2020

[www.keyaidconsulting.com](http://www.keyaidconsulting.com)

**KEY**  
**AID**  
CONSULTING

**Objective:** This case study supplements the overarching evaluation report on both the general *Capacity Building for response preparedness* & the *Capacity building for enhanced response preparedness using MPC within the Great Lakes Region* projects implemented by the Belgian Red Cross-Flanders between September 2017 and February 2020 in Burundi, Tanzania and Rwanda.

This case study gathers specific lessons learned for the Rwanda Red Cross Society (RRCS) to inform future uses of CVA by the RRCS and share knowledge throughout their branch offices.

# I. History of cash and voucher assistance (CVA) use

---

## I.1. Overall in Rwanda

---

The government of Rwanda is implementing cash-transfer programmes within the scope of their poverty reduction and social safety strategies:

- The Vision 2020 Umurenge Programme (VUP): The VUP began to pilot a cash transfer programme for public works in August 2008 in the poorest sectors of each of the country's 30 districts. This was in an effort to replace the patchwork of social transfer and support programmes with a national programme, accessible to the most vulnerable households, as well as to genocide survivors, who were the beneficiaries of previous programmes.<sup>1</sup>
- The Genocide Survivors Support and Assistance Fund (FARG): The FARG supports approximately 21,000 people with a monthly cash transfer between 30,000 RWF and 100,000 RWF. This fund has been active since 1998 to compensate households whose breadwinners were killed, and properties destroyed during the 1990-1994 genocide.<sup>2</sup>

The World Food Programme (WFP) and UNHCR together with their implementing partners are also implementing projects using CVA in refugee camps. Refugees are used to receive cash on a monthly basis to cover their basic needs. The project was stopped at the request of the government to avoid a negative pull effect.<sup>3</sup> Few UNHCR and WFP partners are also implementing cash for work for some activities such as construction of latrines. Those activities are delivered through various delivery mechanisms such as Bank of Kigali (BoK), VISA and AirTel.<sup>4</sup>

---

<sup>1</sup> [https://transfer.cpc.unc.edu/wp-content/uploads/2015/09/Rwanda-Country-Report\\_FINAL.pdf](https://transfer.cpc.unc.edu/wp-content/uploads/2015/09/Rwanda-Country-Report_FINAL.pdf)

<sup>2</sup> Cash Based Intervention Standard Operating Procedures for *Rwanda Red Cross Society*, June 2019.

<sup>3</sup> Source: key informant

<sup>4</sup> Cash Based Intervention Standard Operating Procedures for *Rwanda Red Cross Society*, June 2019. (page 7)

Common delivery mechanisms used in Rwanda include vouchers, direct cash, e-card, mobile money, bank transfers and cash for work. According to the International Finance Corporation Mobile Money Scoping Country Report for Rwanda, the mobile penetration rate in Rwanda is high at 80% with 6 major mobile money solutions and over 6 million mobile subscribers.<sup>5</sup>

## 1.2. Use of CVA by the Rwanda Red Cross Society (RRCS)

---

The Rwanda Red Cross Society (RRCS) experience of using CVA is quite recent. The RRCS has been using CVA since 2016 with programmes like cash for basic needs including non-food items, cash for livelihoods and cash for water and sanitation in refugee camps and host communities.

Since 2017, the Government asked the RRCS to monitor three districts in which they were implementing a social protection programme using CVA.<sup>6</sup> The number of sectors monitored by the RRCS increased over the past years.

In October 2018, the BRC-FL and the RRCS launched the second phase of the Disaster Preparedness Programme (DPII). Since the start of this programme, CVA has been integrated in further programmes within the RRCS portfolio: in their emergency programme, refugee response, and resilience programming.

## II. Activities implemented through the DPII

---

To contribute building RRCS's capacity to respond to emergencies and more specifically to systematically consider CVA as one of the potential modalities to deliver humanitarian assistance, the Belgian Red-Cross-Flanders (BRC-FL) supported a capacity building programme entitled: **"Capacity building for enhanced response preparedness using multipurpose cash transfers within the great lakes region in Tanzania, Rwanda and Burundi."**

This disaster preparedness II (DPII) programme sought to support the RRCS in reaching disaster affected households using quick, well-targeted and effective multi-purpose cash transfer (MPCT) to increase communities' capacity to cope with a variety of crisis situations, be they slow-onset or sudden, man-made or natural.

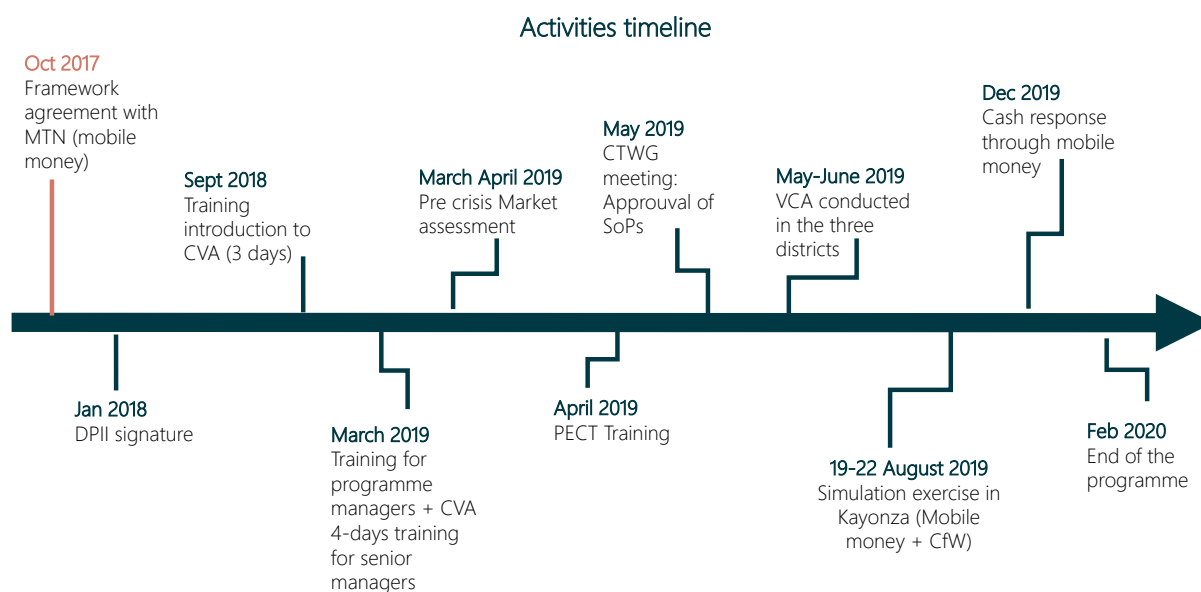
The districts of intervention in Rwanda were: Rubavu, Kayonza and Nyarugenge.

---

<sup>5</sup> Ibid.

<sup>6</sup> The three districts were: Nyaruguru, Nyamagabe, and Nyamasheke

The official launch of the project took place between the 14<sup>th</sup>-25<sup>th</sup> of October 2018 in the three districts with the involvement of local authorities and the project came to a close in late February 2020. By the end of the project, the following activities were implemented:



Activities implemented under each result are detailed below:

**Result 1: The National Society mapped and analysed the multipurpose cash transfer (MPCT) capacities and created an environment for integrating MPCT**

- Cash Technical Working Group (CTWG) was established and Terms of Reference (TOR) developed. The first meeting took place in December 2018. CTWG meetings were done monthly from December to May, then quarterly from May to February.
- Focal Point for Cash was selected.
- Training on rapid market assessment (RAM) was provided in December 2018 to 25 staff members.<sup>7</sup>
- Community Assessment (VCA, risk and hazard mapping, beneficiary preferences)
- Market assessments were conducted in Rubavu, Kayonza and Nyarugenge in March 2019 using a participatory approach through house visits, KIIs, FGDs and secondary data.
- Refresher training on pre-crisis market assessment (PCMA) was conducted for 24 volunteers in March 2019 at the RRCS HQ in Kigali.
- ToR for PCMA for different scenario were developed and reviewed by the regional cash delegate (including the definition of the SMEB).
- Volunteers conducted vulnerability and capacity assessments (VCA) in three districts.

<sup>7</sup> From HQ, district coordinators, branch committee and NDRT volunteers.

## Result 2: The NS possesses the necessary tools, systems and resources to implement timely and large scale MPCT

Technical trainings in 2019, included:

- Vulnerability Capacity Assessment (VCA) training, in February 2019, with 36 participants.<sup>8</sup>
- Programme staff and branches managers received a full training on cash in March 2019 (26 staff members).
- CTP training for senior management staff was organized in March (11 participants).
- Special training for Planning, Monitoring, Evaluation and Reporting of cash programmes was organised in March (4 participants).
- Regional Community Engagement and Accountability (CEA) and CEA network meeting with the aim of strengthening capacities among East African Red Cross-national societies in this area. The meeting was held in November 2019 and 2 members of the RRCS staff participated.
- A 3-day training was organised for leadership committees on CVA in April 2019, with around 35 persons per district.<sup>9</sup>
- The cash focal point from the RRCS staff participated to the practical emergency cash transfer programming (PECT), delivered by the ICRC and the IFRC in Kenya.
- Pre-agreements were signed with multiple FSPs (I&M, Bank of Kigali, Cogebank, Equity Bank, Ecobank, MTN telecommunication agency and Airtel).
- Scenario development for frequent disasters were developed and two cash simulation exercises were also conducted in August 2019 and in October with support from IFRC and the BRC-FI and attended by volunteers and staff from the Three Districts of DP II , as well Burundi Red Cross Focal Person participated in the simulation for learning and sharing her experience.
- Development of a beneficiary's feedback mechanism
- Pre-position of contingency stock to use in cash programs (money counting machines, padlock, suggestions boxes, safe, etc.)

## Result 3: the NS is fully engaged in communication and coordination on MPCT towards all stakeholders

- Communication materials on MPC was produced in March 2019.
- CTP brochure was given to the partners during the Partners Meeting in October 2019.

<sup>8</sup> Consisting of 19 volunteers, 7 local authorities, 3 branch committee members, 3 district branch staff and 4 RRC staff at HQ.

<sup>9</sup> Consisting of 17 branch committee members, 7 BDRT, 9 LDRTs and 2 representatives from the local authority

- During the national Disaster Management meeting in September, a special presentation was made on cash and the use of MTCP as a tool in development and in response programmes.
- On the 2020 calendar, a picture illustrating CTP is part of the 6 main pictures of the calendar. This calendar was printed and sent to all RRCS partners.
- Multiple meetings in 2019 and 2020 with external partners: e.g. WHO, UNHCR, IFRC, WFP, Trocaire, Save the Children etc.
- CTP events such as simulation exercises and trainings have been communicated to different media channels using the communication tools that had been developed.
- One video regarding cash simulation exercise was developed and shared along with two cartoons which were translated in Kinyarwanda to be used in mobile cinema sessions.
- During the simulation exercise (SIMEX), the press was present and different articles were written about the activity and the interest of cash.
- DRR activities such as sensitization activities through mobile cinema sessions, creation of canals to retain water, removing flood debris in the roads and the construction of 150 latrines have been completed by the community through cash-for-work programmes and community sensitisation.
- Participation in CTP regional events such as:
  - Meeting in Kenya held by the CaLP in April 2019
  - Meeting in Kenya held by IFRC in June 2019
  - Meeting in Tanzania held by the Regional in December 2019
- Regional exchanges within the Red Cross Movement:
  - 3 staff took part in a regional exchange meeting regarding CVA in Zimbabwe.
  - 3 staff took part in a cash learning exchange visit to the Kenyan Red Cross with the objective of learning about the use of technology with cash in responding to emergencies along with other strategies.
  - A lessons learned workshop was organized in February 2020 to share lessons from the implementation of the DPII.

#### Result 4: Crisis-modifier; pilot-test the preparedness mechanism with real-time emergency response

- From October 2019 to January 2020, RRCS distributed cash through crisis modifier to 1,117 households affected mostly by flood and windstorm disasters in the 8 districts: Ngoma, Kirehe, Nyarugenge, Gisagara, Gakenke, Bugesera, Gasabo and Ngororero.

## III. Major changes triggered by the programme

---

### III.1. Effects on RRCS staff and volunteers

---

As a result of the programme, interviewed staff and volunteers reported to be better prepared to respond to crisis. They also felt the quality of assistance delivered improved. By using CVA they are able to respond quicker at the onset of a crisis. The digitalisation of the data collection also reduced the risks of errors which they felt increased the quality of assistance and data reporting.

**RRCS staff** reported receiving fewer negative complaints from beneficiaries because they involved beneficiaries from the start of the programme, at the identification stage.

One of the major changes triggered by this programme was the increased teamwork across departments. CVA is now used in different responses, and expertise from several departments is necessary to design a response with a cash component. The composition of the CTWG illustrates this complementarity.<sup>10</sup>

**Volunteers** reported that they now have better knowledge on needs assessments and have further retained the principles of cash and the most suitable methods to deliver services. New training practices are emerging and many volunteers are now accustomed to following online courses.

Among the major changes reported is the level of knowledge gained on how to engage with beneficiaries. Volunteers learned how to design specific messages, how to organise information sessions, mobile cinema and how to initiate communication with communities. Furthermore, interviewed volunteers mentioned that the ease of doing work that has come about as a result of shifting from vouchers to cash, helps and gives them motivation as the easing of their engagement with the community gives them strength.

---

<sup>10</sup> The CTWG is composed of: the Head of programs/ Chair person, the Head of Food Security service (Cash focal point), BRC-FI delegate, Acting DM/Head of social project, Head of PMER, IT, Digital media Officer, Procurement officer, Head of Finance and Administration Department, Manager of community resilience project, Communication Officer.

## III.2. Effects of the first cash distribution on the households' beneficiaries

---

In the aftermaths of the floods in Nyarugenge, households received 72,000 RWF through mobile money to cover their basic needs. For those who did not have a SIM card, they could obtain one at the closest mobile operator's office.

Beneficiaries interviewed in Nyarugenge trusted the mobile transfers more than the hand-to-hand cash transfer, as that is perceived as being less prone to corruption.

On average, the beneficiaries interviewed spent the money received in one week. Households used the money to rent land and buy food. Primarily, the money allowed them to farm their fields. The community also established a small credit savings system at the village level to be able to buy land, as accessing property was a priority. They put all their money in this project and therefore did not have enough money to buy seeds afterwards.

Education needs often came in second position. For instance, one older woman who was not able to cultivate, she mentioned that she had used the money for her children's schooling.

## IV. Organisation's level of cash preparedness

---

### IV.1. Cash preparedness within the RRCS

---

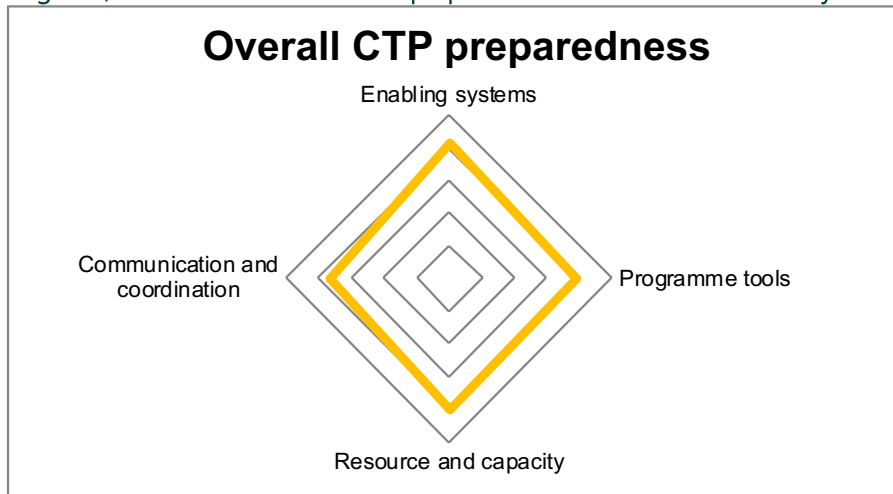
The level of cash preparedness was estimated based on the results from the RRCS self-assessment conducted early February 2020 and interviews with RRCS staff. Results are presented below using the IFRC cash transfer programming preparedness self-assessment tool template.<sup>11</sup>

---

<sup>11</sup> <http://rcmcash.org/toolkit/> - M1\_1\_6 Preparedness gap analysis and self-assessment



Figure 1, Self-assessed overall cash preparedness of the RRCS in February 2020



Level of preparedness

✓: Good progress

✓✓: Almost complete/consistent

✓✓✓: Standard practice/mainstreamed

Enabling systems			Programme tools		
● Vision and Strategy	● Managing Processes	● Organizational Structure	● CTP Specific Tools	● Infrastructure, Equipment and Technology	● Information Management
✓✓✓	✓✓	✓✓	✓✓	✓	✓
<p><b>Successes</b></p> <ul style="list-style-type: none"> <li>Buy-in of senior management on CVA use</li> <li>Set-up of an active internal cash technical working group</li> <li>Multi-disciplinary and inter-departmental work</li> </ul> <p><b>Challenges</b></p> <ul style="list-style-type: none"> <li>Inclusion of CVA in preparedness strategy and RRCS contingency planning to better institutionalise CVA</li> </ul>			<p><b>Successes</b></p> <ul style="list-style-type: none"> <li>Drafting, adoption and testing of SOP</li> <li>Reality check on the reliability of the chosen delivery mechanism and FSP via the simulation exercise</li> <li>Training and learning-by-doing of volunteers and staff on PCMA</li> </ul> <p><b>Challenges</b></p> <ul style="list-style-type: none"> <li>Improve information management system to better track assistance delivered</li> <li>Improve digitalisation to reduce inclusion errors and save time in processing data</li> <li>CVA tools should be programmed on the tablets pre-crisis</li> </ul>		

Resources and Capacity			Communication and Coordination		
● Resource mobilization and funding	● Management and leadership	● Human resources	● Advocacy and communication	● Beneficiary communication	● Coordination and partnerships
✓✓	✓✓	✓✓	✓✓	✓✓	✓
<p><b>Successes</b></p> <ul style="list-style-type: none"> <li>Several trainings were delivered on CVA, from a Skype introduction to a full 3-day training and even PECT for some staff</li> <li>Breakdown of participants trained was very diverse, from board members to volunteers. This allowed for stronger in-house knowledge dissemination. It will also support institutional memory.</li> <li>National society volunteers and committees at district levels were also trained</li> <li>Increased timeliness of emergency response compared to before the programme</li> </ul> <p><b>Challenges</b></p> <ul style="list-style-type: none"> <li>Cascading down the training to the branch offices and extending Training to Disaster Management Volunteers was not systematic.</li> </ul>			<p><b>Successes</b></p> <ul style="list-style-type: none"> <li>Rwanda Red Cross has gained visibility and acceptance, the beneficiaries are satisfied with the quick service delivery and the chosen modality.</li> <li>Increased use of cash by other organizations which supported NS advocacy and further increased acceptance from government and beneficiaries.</li> <li>Interactions during the training were key to enhance cooperation at national and local level. The training gathered different stakeholders: RRCS members, local authority representatives, etc.</li> <li>The Ministry of Emergency Management is gaining experience from the Red Cross</li> <li>Mobile phone operators are more aware of humanitarian organisations' needs to distribute CVA in case of crisis</li> <li>The use of CVA contribute to end-user's financial literacy.</li> <li>Learning exchanges at regional level.</li> </ul> <p><b>Challenges</b></p> <ul style="list-style-type: none"> <li>Lack of existence of a national cash technical working group and few interactions with international stakeholders (WFP, Save the Children and UNHCR)</li> <li>Limited time from authorities representative to participate in fully fledged face to face training</li> </ul>		

Thus, the Rwandan environment is very conducive to CVA, no major challenges were reported at the end of the programme. Areas of improvement lay in programme tools and coordination. Capacity building is a long process that needs to be reinforced and new ways found to share learning with the disaster management teams. Investing in technology would allow the RRCS to be more reactive and more efficient in responding to disaster.

## IV.2. Recommendations

---

**Recommendation 1: The RRCS should establish a stronger Complaints and Response Mechanisms (CRM) to ensure accountability towards affected communities.** The households reported going to the closest local authority office to file complaints related to technical problems with the phone's numbers. A closer follow-up would be needed when the assistance is distributed. Ideally, the RRCS should systematically have a pre-positioned CRM such as: complaint boxes ready to be deployed and flyers explaining how they work; have a hotline number operating irrespective of the crisis stage, etc.

**Recommendation 2: The RRCS should conduct more regular monitoring and evaluation exercises** to assess the impact of the assistance on beneficiaries. In addition, conducting regular market monitoring (checking the prices, availability of goods and markets) is also key to make sure the conditions are continuously favourable to CVA use.

**Recommendation 3: Enhance capacity building and implement learning by doing for NS staff and volunteers.** Staff benefited from the DPI and DPII simulation exercises. Simulations and programme pilots are key to test the SOP, financial systems, data collection tools, communication processes and coordination mechanisms. Thus, simulation exercises and pilots are a good practice to replicate. When possible, it would be helpful to include a practical exercise as part of the trainings, as volunteers can benefit from this approach to retaining knowledge.

**Recommendation 3: Prepare alternative framework agreement signed with different FSPs to respond quickly with different delivery mechanisms.**

**Recommendation 4: Digitalising the existing tools related to cash-based interventions and integrating technology in responses using CVA would allow the RRCS to win efficiency.** This should be accompanied by a specific training on the technology. Enhance the skills of staff on the use of ICT and instant messaging (IM) systems and provide more equipment to the branch offices (e.g. SIM cards, tablets, and computers).

Build on the RedRose integration in the RRCS programme. This digital platform could be used for beneficiaries management and activated quickly on the onset of a crisis in order to speed up the response.<sup>12</sup>

**Recommendation 5: Increase coordination meeting with Government and other external stakeholders to foster RRCS's visibility and increase acceptance towards CVA.**

---

<sup>12</sup> RedRose is known as an e-voucher service provider. However, RedRose also encompasses the ONEplatform which could be used for beneficiary management.

## V. Annexes

---

### V.1. Acronyms

---

BRC-FI	Belgian Red Cross-Flanders
CaLP	Cash Learning Partnership
CTWG	Cash Technical Working Group
CVA	Cash and Voucher Assistance
DM	Disaster Management
DP (I, II)	Regional disaster and cash preparedness programme (I or II)
FGD	Focus group discussion
ICRC	International Committee of the Red Cross
IFRC	International Federation of Red Cross and Red Crescent Societies
KII	Key informant interview
M&E	Monitoring and evaluation
MINEMA	Ministry of Emergency Management
MPC	Multipurpose cash transfers
NS	National Society
PDM	Post-distribution monitoring
PMER	Planning, Monitoring, Evaluation and Reporting
SOP	Standard Operating Procedures
TOR	Terms of Reference
RRCS	Rwanda Red Cross Society

KEY  
AID  
CONSULTING