

Questions and Answers - Responses to posted questions raised in the Cash Hub Webinar 03 June 2020 and those posted in the registration

Summary of question subjects:

1. Social Protection Linkages with CVA in Countries of Conflict
2. Protection Gender and Inclusivity & CVA
3. COVID19 impact on CVA Modality and Transfer Mechanism - General
4. Remote ways of working for COVID19 – assessment, verification, monitoring
5. Rental Assistance and Social Protection
6. TRCs CVA programme - link with governments social protection programme.
7. BERCS CVA programme - Selecting the Transfer Mechanism
8. BERCS CVA programme – Targeting and “Beneficiary” Selection
9. BERCS CVA programme – Reliance on government data
10. BERCS CVA Programme – approach similar to WVI and CEA question
11. BERCS CVA Programme – risk of violence and frustration during CVA activities in community?
12. BERCS CVA Programme – Mobile money FSP adjusted their way of working for COVID19?

| Q | Question (ed. for clarity) | Response |
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| 1 | How would support for social protection function in countries of conflict? | <p>Glenn Hughson, ICRC Social Protection Focal Point</p> <p>When you have affected populations who are vulnerable in a conflict area they would benefit from social protection of some kind. However, depending on the context of the country, they could be in areas of non-state armed group control and unfortunately a government led system may not be accessible to them. ICRC operating in these areas may look to create an aligned or similar social safety net system, which may be a reflection of what the government’s system is or if there is not a SP system then we may try to develop one. But there is a big question about how do we create a social safety net which has to work on many different levels and the Social Protection Technical Working Group (SP TWG) of the Movement that Marga Ledo has spoken about in this Webinar is looking to address some of this. It is important to consider the role of the national society which as an auxiliary to government is an emergency arm of the state, and in many situations where it is appropriate ICRC considers partnering with the NS to establish this system.</p> |

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| <p>2</p> | <p>Protection, Gender and Inclusivity and CVA.</p> <p>1. Please share how you ensure that cash given to one household gets to both the males and females in those households. 2. How do you ensure that households with elderly and disabled members get cash? 3. What checks and balances are in place to ensure accountability? 4. Outline different types of cash distribution systems? 5. What happens where banks are unavailable or beneficiaries do not have bank accounts?</p> <p>Montserrat RC CVA programme - When it is a family, how do you give a voucher and ensure that the most vulnerable in the household benefits, especially the women or the elderly and disabled?</p> | <p><i>1. Please share how you ensure that cash given to one household gets to both the males and females in those households. 2. How do you ensure that households with elderly and disabled members get cash? 3. What checks and balances are in place to ensure accountability?</i></p> <p>Responding: Orhan Hacimehmet – Kızılaykart Cash-based Assistance Coordinator, Turkish Red Crescent (Türk Kızılay)</p> <p>Taking these questions together because they are related:</p> <ul style="list-style-type: none"> • The whole ESN programme design is about assisting the most vulnerable, so we particularly target female-headed households, elderly, and households with family members who have disabilities. • To understand if assistance is supporting the more vulnerable within a household we undertake gender-disaggregated Post-Distribution Monitoring (6000-7000 surveys quarterly). We also have a comprehensive complaint and feedback system staffed by women and men, and if we receive any complaints from women individuals or those with disabilities or any other vulnerable group, these cases are prioritized to take prompt actions and respond accordingly. For these complaints we send in our outreach team to try to investigate and support in solving the issue where possible. We can also alert the Social Assistance Solidarity Foundations of which there are 1003 in Turkey who can also support since they also have social worker capacity and if the complaint is related to a protection issue, we refer the related case to TRC's protection programmes. • We undertake disaggregated focus group discussions (FGDs) to investigate issues and better understand dynamics in the household which can impact our assistance, as well as using these FGDs for participation when we are considering changes to our programme design. • For issues where the teams (outreach, monitoring, call centre as well as TRC service centres and branches) pick up protection concerns we refer both to TRC community centres and also externally (within the social protection sphere). • However, despite our dedicated efforts to ensure the inclusion of the most vulnerable, we know that some of the disadvantaged people may still be excluded from benefiting from our assistance, and we are keen to learn and improve continuously. • Accountability more generally - TRCS is running a macro-level programme across large areas of the country. We have participation and consultation on the programme design (and changes) through mass communication mechanisms including our feedback mechanisms, Monitoring & Evaluation tools such as FGDs (face to face), remote PDMs also provide us with useful |
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| | | <p>information. One example on how we adapted the programme in the view of a vulnerability sensitive approach is related to disability, whereas in the early stages of the programme our eligibility criteria required two members of the household to have a disability to access assistance. Through feedback from multiple districts and considerations to follow a more inclusive approach for the people in need, we were able to advocate for changing the selection criteria through discussions with relevant stakeholders and were able to help endorse this recommendation in the ESSN governing board (which includes the humanitarian donor and the government). We are also engaged with the target population through our 432 branches + our community centres, and have established systems to capture this feedback.</p> <ul style="list-style-type: none"> • Accountability – we are accountable to affected people, donors, government. We try to be as transparent as we can especially in relation to finances and audits. We also take into very careful consideration the data protection part of this, and do not share our beneficiary personal data with FSPs but instead let beneficiaries open a bank account at their will and have the banks verify their details. For reconciliation purposes, when we have to share the lists of beneficiaries with the programme partners, we used trackable masked and unique IDs which protects the privacy of the personal information of the people we support. <p><i>4. Outline different types of cash distribution systems? 5. What happens where banks are unavailable or beneficiaries do not have bank accounts?</i></p> <p>Responding: David Dalgado, CVA and COVID19 technical specialist, Cash Hub – there are a range of CVA transfer mechanisms, and general guidance on the different options can be found here in the RCM Cash in Emergencies (CiE) Toolkit. With respect to COVID19 particularly CaLP has a CVA in COVID-19 Contexts: Guidance from the CaLP network and p25 of the 29May2020 edition specifically deals with selection of the delivery mechanism. CaLP and PLAN have recently released a short 17min youtube on CVA&COVID19 Adapting Delivery Mechanisms in English and French.</p> <p><i>Question to Montserrat RC CVA programme - When it is a family, how do you give a voucher and ensure that the most vulnerable in the household benefits, especially the women or the elderly and disabled?</i></p> <p>Responding: Glenn Francis, Director of Montserrat Red Cross, MRC</p> |
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| | | <p>The elderly and disabled persons in the households would fall under GoM's non-COVID-19 and COVID-19 related programs. The only group for which there is no safety net provided is the children. GoM expects that if it supports the parents, normally the parents will take good care of the children. However, in this circumstance where persons have lost earning opportunities, their abilities to do so would have been reduced. GoM's support of between EC\$900 and EC\$1800 per month to households, is thought to be inadequate especially where children have been out of school since March and as a result household expenses have increased. This program is meant to top up the support which GoM is giving to qualifying households but unlike GoM's support it is pegged to the number of children there are in the households.</p> <p>There will be a feedback system and once the programme commences there will be follow-up monitoring to ensure the CVA is having the desired impact.</p> <p>Responding: David Dalgado, CVA and COVID19 technical specialist, Cash The Global Protection Cluster has produced some COVID19 and CVA protection guidance in April 2020 available in English, French, Spanish and Arabic</p> |
| 3 | <p>Which modality and cash transfer mechanism is best for implementation during this lock down period of pandemic COVID19</p> | <p>Responding: David Dalgado, CVA and COVID19 technical specialist, Cash Hub – CaLP has a CVA in COVID-19 Contexts: Guidance from the CaLP network and p25 of the 29May2020 edition specifically provides guidance on the question of modality and mechanism.</p> <p>However, we have responded to this question in previous Webinars and will be context specific. Some NS have changed transfer mechanism from cash-in-envelopes to mobile money. Some that were using debit cards for their programming prior to COVID19 have found that this has worked well generally however, they have had to stagger payments to their recipients to avoid overloading ATMs and creating crowds. Some NS like Montserrat RC are looking at food vouchers with supermarkets.</p> |
| 4 | <p>Working remote due to COVID-19 Is there any innovative way to monitor the distribution considering the COVID context and its risk for being physically there?</p> | <p>Responding: David Dalgado, CVA and COVID19 technical specialist, Cash Hub – 17th June Webinar will be on Data and Digital Technology and we suspect a lot of information on this question on remote working during COVID19 will come from this Webinar. However, from the Webinar on the 3rd June and previous Webinars we know that:</p> <ul style="list-style-type: none"> - Instead of face-to-face assessments and verification with target families NS are undertaking remote assessments and verifications. Sometimes using NS volunteers based in the community |

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| | <p>I would appreciate any tips on remote registration, identification and verification (challenges, examples and good practices).</p> | <p>with Kobo/ODK on phones downloaded remotely and with remote training to undertake the assessments at social distance to the family (outside of the door).</p> <ul style="list-style-type: none"> - Post-distribution monitoring of CVA programmes is often occurring through mobile phone communication and there has been an increase in the % sampled because of the limited number of face-to-face interactions possible. <p>UNHCR Cash assistance and COVID-19: Emerging field practices is an excellent resource that includes a number of tips on remote working and changes to ways of working due to COVID19.</p> <p>Further resources which may be of interest are available on the CALP CVA&COVID19 resource googledoc</p> |
| 5 | <p>in many countries support with rent or housing is part of government social protection programmes, and often forms a large part of the expenditure of the most vulnerable of households, with COVID19 context, can RCRC engage in rental assistance support as part of social protection? and how?</p> | <p>Responding: Andra Gulei, Senior FSL Advisor, British Red Cross and minor addition by David Dalgado, CVA and COVID19 technical specialist, Cash Hub</p> <p>When engaging with national social protection systems, the RCRC can decide when and what they can contribute to, based on their and people’s priorities and their capacity and resources. Housing support often is included in the basic needs support (rent is often part of the MEB); in other cases, there may be specific social assistance programmes that include subsidies for housing and utilities. In response to COVID-19 many countries have started, or plan to start, implementing conditional or unconditional cash and vouchers assistance for their population, and there may also be specific programmes to support rent. For a NS to engage with SP they should work with the Government and decide to contribute towards the same objectives.</p> <p>If a NS decides to work with the Social Protection system in supporting housing, they have different options:</p> <ul style="list-style-type: none"> - Support a vertical expansion of the existing programme when the amount received from the government programme is not sufficient and the RC can provide beneficiaries of existing SP programme with an additional amount, to top up the support they receive from the Government. - If more people are in need and not receiving support, the NS can coordinate with the SP to target and register new beneficiaries and provide them with support for a horizontal expansion of the SP programme |

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| | | <ul style="list-style-type: none"> - The NS can also advocate for changes in the design of the programme to include vulnerable population that is excluded or promote a more timely and efficient programme - Finally, if a direct collaboration is not possible the NS could decide to start their own parallel programme but piggybacking the SP and use some of its elements like the single register or same delivery mechanism. In any case, even when creating a new programme, if appropriate, this should be aligned with the existing SP programme. <p>It is common for the RCRC to support housing in emergencies with shelter interventions. Specific to CVA for rental support many NS in Latin America have explored this in relation to the recent and ongoing migration crisis. Another recent example, is from the Bahamas post Hurricane Dorian in 2019, Bahamas Red Cross commenced a rental assistance programme to assist vulnerable households receive rental assistance for 3 months, horizontally expanding (i.e. increasing coverage) of the governments social services department programme and working in coordination with social services. Note that here shelter adequacy checks and tenure security due diligence was undertaken. But with COVID19 where we are trying to support people to pay rent in homes they have rented pre-COVID19 and are therefore likely to be adequate, then these checks can be dispensed with.</p> |
| 6 | <p>Question for TRC - are they also collaborating with government in linking their cash-based humanitarian assistance with the government social safety net programme?</p> | <p>Responding: Orhan Hacimehmet – Cash-based Assistance Coordinator, Turkish Red Crescent (Türk Kızılay)</p> <p>The registration system is managed through an integrated government system of social protection, and we take data from this system for our targeting and monthly verification processes. For vulnerable groups we can also help refer them into this system. The same government registration system is in place for both refugees and Turkish nationals. However, we have different cards (with different banks), so the exact cash transfer mechanism is different. This helps to avoid any social cohesion issues between refugees and Turkish nationals being assisted by TRC but under different programmes, and different amounts of transfer value. TRC services can also be considered as a complimentary layer for the government, and we have access to the ministry of labour, families and social services systems.</p> <p>Also in domestic responses (e.g. an Earthquake for example) TRC can help rapidly gather registration and assessment data for the governments system to rapidly help deliver assistance to vulnerable households. TRCS has the humanitarian imperative and where there are vulnerable groups not picked up by the</p> |

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| | | government system we can get them referred in. Local branches of TRC often have strong relationships with different levels of government, and also can refer to the Social Assistance Solidarity Foundations which can assess the household with social workers and elevate to the board of trustees which includes government officials to have the household picked up and included in the government social safety net systems. |
| 7 | <p>Selecting the Transfer Mechanism</p> <p>How did you decide that cash transfers were best - was there a needs assessment, available banking or alternative solutions? Can you specify what kind of mobile money - banks or a platform like mpesa in Kenya?</p> | <p>Responding: Sipehelele KB Mkhonta, National Disaster Management Coordinator of Baphalali Eswatini Red Cross Society (BERCS)</p> <p>Assessments are undertaken before cash transfers. Post distribution monitoring is undertaken during the cash transfers to measure beneficiary satisfaction, appropriateness of the cash transfers. Market assessment was also undertaken to determine functionality of markets. Banking systems are there but not fully covering communities so mobile money like mpesa is more viable. As part of the Food Security programme consideration of different transfer mechanism was undertaken before mobile money was selected.</p> |
| 8 | <p>BERCS CVA related - how was family and household selection undertaken or planned to be undertaken?</p> | <p>Responding: Sipehelele KB Mkhonta, National Disaster Management Coordinator of Baphalali Eswatini Red Cross Society (BERCS)</p> <p>A stakeholder agreed selection criteria which considers demographic, social and economic indicators; and assets/wealth, agricultural resources and other coping mechanisms. The criteria looks at a vulnerable household with the following characteristics:</p> <ul style="list-style-type: none"> • Chronically ill HH head • Disabled (physical/mental) HH head • Child-headed HH • Household with pregnant or lactating mothers with children U5 • Elderly (above 60) headed HH • Widow/er living with (underage) orphans • Single parent headed HH with children under 5 years <p>Participatory beneficiary selection is used by engaging beneficiaries at the community level.</p> |

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| 9 | <p>BERCS - how do you deal with the challenge that Govt data may be outdated? e.g. deaths, migration of beneficiaries to different locations etc. Do you do further reviews to verify?</p> | <p>Responding: Siphelele KB Mkhonta, National Disaster Management Coordinator of Baphalali Eswatini Red Cross Society (BERCS)</p> <p>With networks of volunteers, BERCS work with trained volunteers to conduct verifications before disbursements. Good relations with community leaders also comes in handy and they can report on beneficiary data changes such as deaths, and migration, and we can also verify through them.</p> |
| 10 | <p>Is the BERCS approach outlined the same as that used by WVI and other agencies ? Is there a CEA component which captures the community opinions and their feedback?</p> | <p>Responding: Siphelele KB Mkhonta, National Disaster Management Coordinator of Baphalali Eswatini Red Cross Society (BERCS)</p> <p>The approach is like that of WVI/other agencies and CEA is mainstreamed. Constant meetings at all levels (national, regional and community) with stakeholders help in shaping the intervention. The complaints and feedback mechanism are very key where hotline numbers are shared with communities to register their complaints and feedback. The FCM is managed by a third party such as the University. Currently collaborating with WFP and NDMA in establishing a Humanitarian feedback and complaints line.</p> |
| 11 | <p>BERCS - how do you organise the cash distribution in the communities without any risk of violence or frustration?</p> | <p>Responding: Siphelele KB Mkhonta, National Disaster Management Coordinator of Baphalali Eswatini Red Cross Society (BERCS)</p> <p>Eswatini is quite a peaceful country and violence or frustrations have not been experienced. Through CEA, communities assist the NS in determining cash out points and times to minimize violence. Protection, gender and inclusion issues are discussed with communities during sensitisation meetings and focus group discussions.</p> |
| 12 | <p>BERCS - How was the cooperation with the Moble Money provider during the COVID-19 situation? Have they adjusted their way of working, portfolio in regard with the situation?</p> | <p>Responding: Siphelele KB Mkhonta, National Disaster Management Coordinator of Baphalali Eswatini Red Cross Society (BERCS)</p> <p>As BERCS we adjusted our operations in view of Covid-19 such as not bringing an external mobile merchant, but fully engaging the local ones. With precautions limiting number of people in gatherings (20 people also observing social distancing), financial service provider sent mass short messages on behalf of National Society to beneficiaries informing them of their cash out dates.</p> |