

**Questions and Answers** - Responses to posted questions raised in the Cash Hub Webinar 01 July 2020 and those posted in the registration

Summary of question subjects:

1. How do we minimise exclusion risks of most vulnerable when COVID-19 reduces ability to interact with communities?
2. Does KRCS undertake Face-to-Face CEA in times of COVID19?
3. How does the KRCS verification processes work in these time?
4. How is the local government involved in distribution?
5. How does the KRCS Help Desk work?
6. Can KRCS give examples of decision/changes as a result of CEA
7. Can BDRCS explain the verification process
8. How does the national cash working group and the CwC/Shongjog group interact
9. How does the community-based committee play a role in CEA
10. What is the role of the local government authority
11. How does the hotline and feedback email get accessed by most vulnerable?
12. How can we improve community engagement in our projects in this time of COVID-19?
13. Does displaying beneficiary lists in community centres cause tension?
14. With BDRCS how will the online virtual platform for connecting communities work? How can we ensure it connects the most vulnerable?
15. Can all vulnerable people access mobile phones and have phone credit to engage in CEA? What alternatives do you offer?
16. In mountainous areas where there is no internet services and telecom services how do we do remote CEA?
17. A Kurigram NGO would like to connect with BDRCS, how is it best to do this?

Q	Question (ed. for clarity)	Response
1	<p>How we can <b>include the more vulnerable (people with disabilities, the elderly, etc.) in our cash and voucher assistance, with the current COVID-19 pandemic</b> where access is limited, and interaction with communities is difficult. How do we reduce exclusion risks for the most vulnerable during these times.</p>	<p><b>Fredrick M. Orimba</b> - CVA Focal Point, Department of Disaster Management, Kenya Red Cross Society</p> <p>Some of these vulnerabilities are used as the basis of targeting, so when you use these vulnerabilities as targeting you must be sure as implementers that you can find these people. So we are working with local authorities so then we share and consult on the targeting criteria with them and they know their communities well and they help with identifying these people or households. New targeting criteria has come up due to COVID-19 economic disruption, and this includes truck drivers, single-time casual earners who do not have a source of income now. So how do you bring these new targeted groups in. We ensure we disseminate widely the eligibility criteria to attract these new targeted groups.</p> <p><b>Sophie Everest</b> - Community Engagement &amp; Accountability Adviser, British Red Cross Society</p> <ul style="list-style-type: none"> <li>- There is a resource produced by WHO, IFRC and OCHA called <a href="#">‘How to include marginalised and vulnerable people in risk communication and community engagement’</a> available on the CEA Hub.</li> <li>- There is also a <a href="#">‘Guide to preventing and addressing social stigma associated with Covid-19’</a>.</li> </ul>
2	<p>Please clarify how KRCS undertook <b>face-to-face communication</b> with COVID-19 social distancing guidance?</p>	<p><b>Fredrick M. Orimba</b> - CVA Focal Point, Department of Disaster Management, Kenya Red Cross Society</p> <p>KRCS is part of the essential service providers so our community-based volunteers can access their communities but are working equipped with PPE and observing and indeed are part of the team promoting social-distancing guidelines of the government.</p>
3	<p>How does KRCS undertake the <b>verification process</b>? Are only mobile phones used to verify or are there other processes?</p>	<p><b>Fredrick M. Orimba</b> - CVA Focal Point, Department of Disaster Management, Kenya Red Cross Society</p> <p>During normal times we have community-based targeting and verification and then we use unique identifiers such as national identity card and mobile phone sim number to run a verification test. The mobile telecommunications operator Safaricom that operates MPESA has a database that includes</p>

		<p>both ID card data and sim number so we can match this data from that gathered in the field. Those that don't pass the verification test we send back to the field team for further verification, for those that pass we can transfer the funds.</p> <p>With COVID-19 we are undertaking physical visits (socially distanced) as part of verification to a selected sample just to check. The rest we verify through intelligent phone calls with specific questions that the volunteers have been trained to ask which helps to avoid potential recipients just telling us what they think we want to hear. Then we again run them through the MPESA database verification.</p>
4	With KRCS CVA is <b>any local government official present during the cash distribution?</b>	<p><b>Fredrick M. Orimba</b> - CVA Focal Point, Department of Disaster Management, Kenya Red Cross Society</p> <p>KRCS uses mobile money and recipients can undertake transactions freely after the cash release. They are able to withdraw the cash or purchase what they want to buy using the mobile money. So the local government is not involved in cash distributions.</p>
5	With respect to the <b>KRCS help desk</b> established, is there any specific measures undertaken to reduce the risk of COVID-19 if people may gather at the help desk counter?	<p><b>Fredrick M. Orimba</b> - CVA Focal Point, Department of Disaster Management, Kenya Red Cross Society</p> <p>KRCS isn't currently using physical helpdesks like it would do in more normal times due to COVID-19, currently we have a virtual helpdesk, and we have a team of volunteers in HQ and supervised by staff who take the calls on the virtual helpdesk.</p>
6	Could KRCS give an <b>example of a significant decision that was taken that was directly influenced by the community?</b> And how does community feedback get to and filter into decision making?	<p><b>Fredrick M. Orimba</b> - CVA Focal Point, Department of Disaster Management, Kenya Red Cross Society</p> <p>The CWG co-chaired by KRCS developed the minimum expenditure basket (MEB), and this MEB makes reference to past PDM data where feedback is that the amount has been quite low, this was a driving force in reviewing the MEB. Within KRCS we have an internal KRCS CWG composed of representatives from the different departments and the review the PDM data and hotline feedback to help improve CVA programming. Every CVA programme (and other programmes) have an after-action review and this feeds into learning to improve future programmes. Whenever we plan a new project which is similar we review the past after-action reviews.</p>

		<p>A community had asked the government in one of the counties to reach out to KRCS to ask for assistance in undertaking their cash transfer through mobile money rather than banks which they had been using, and the government took advice from KRCS to change their transfer mechanism.</p>
7	<p>For BDRCS - once targeted registration has been undertaken. How does national headquarters or a separate team <b>verify or validate remotely</b>. What should be the minimum questions that should be asked through phone calls to check vulnerabilities as per criteria? Since we cannot enquire about sensitive personal data on phone because those targeted for assistance will be reluctant to provide data due to cyber-crime issues that we are facing.</p>	<p><b>Monira Parvin</b> - CEA Manager, Bangladesh Red Crescent Society, <b>Mohammad Kamrul Hasan</b> - PMEAL Manager &amp; CEA Focal Point, British Red Cross, Bangladesh Delegation</p> <p>A complaint and response mechanism is usually set up in each community through which beneficiaries can raise their voice using mobile phone, complaint &amp; feedback box, and face to face (with staff and volunteers and community workers) on which they are oriented. Now BDRCS has a hotline, opened for all, to receive any complaints or feedback to ensure community participation and accountability.</p> <p><b>Feedback and complaints</b> on primary beneficiary list are recorded in the registrar book in a systematic manner.</p> <p>The primary list of beneficiaries is initially shared with branch &amp; local government. Afterwards, the list is hung in an open space of the community for all community to provide feedback. After receiving feedback, Branch representative and trained volunteer or staff interview households to check the information and put into the database (scoring index) to get the final rank of the beneficiaries.</p> <p>Considering the sensitive issues, we ask only non-identifiable data such what are the needs? Why has this happened? How can we respond? Based on the discussion, we identify the vulnerabilities rather than asking direct questions on vulnerability criteria</p> <p><b>Steps of verification:</b> For physical verification we use our local level units, volunteers, community groups, establish feedback box, information desk. For verification we use thumb print and photo ID, SMS verification. For remotely verification we have received call through hotline and feedback email</p> <p>When selection process has been completed, most of the cases we have received queries through hotline. We check the information from the list and reply accordingly. Observational method used to identify vulnerabilities during physical verification (Indicators: Housing pattern, WASH facilities,</p>

		Disabilities), Verification of National ID card. As a way forward, we are continuing advocacy with the Bangladesh Election Commission to develop a central verification system.
8	Could BDRCS explain <b>how the national cash working group and the CwC/Shongjog group interact</b> with respect to communicating with communities?	<p><b>Monira Parvin</b> - CEA Manager, Bangladesh Red Crescent Society, <b>Mohammad Kamrul Hasan</b> - PMEAL Manager &amp; CEA Focal Point, British Red Cross, Bangladesh Delegation</p> <p>Generally at the field level a Cash working group and Community Engagement w/g would work together on a number of areas: conducting and analysing perception surveys to understand cash recipients' experiences in order to make iterative improvements to the programme; co-producing recommendations from complaints data; CEA trainings for Cash practitioners; and sharing information as aid messages at cash distributions. In the BDRCS, we have a representation in National Cash working group and Shongjog platform. Internally, we have an RCRC cash working group. In this platform we exchanged information.</p>
9	Could BDRCS explain a little bit more regarding <b>how the community-based committee plays a role in CEA</b>	<p><b>Monira Parvin</b> - CEA Manager, Bangladesh Red Crescent Society, <b>Mohammad Kamrul Hasan</b> - PMEAL Manager &amp; CEA Focal Point, British Red Cross, Bangladesh Delegation</p> <p>The key things to consider when working through a committee is that the committee must be representative of the wider community (i.e. include women, youth, elderly and disabled members) and that checks must be carried out to ensure that the committee are a) aware of their responsibilities and b) carrying out their responsibilities correctly. This might mean asking community members whether they know who their committee members are and whether they feel their committee listens to their views and acts on their feedback. Committee members may need ongoing support and training to be able to fulfil their roles and responsibilities. Training requirements might include code of conduct; handling of complaints; or good communication skills. It may be useful to draw up an agreed term of reference for the committee and run refresher sessions with the members at periodic intervals.</p> <p><b>Example: cash-based intervention</b>              Initially, with the respective Branch, for long term projects, we hold a meeting with the representatives of the community, local government, and the crisis area law enforcement</p>

		<p>agency/local administration to share the objectives of the intervention and how they can contribute to meet the targets. Afterwards, an assessment is conducted to identify the needs and value chain/market chain of the area and to identify the most vulnerable groups. After the assessment, we usually share the findings with the community-based committee and finalise the beneficiary selection criteria. Based on the criteria, HH survey tools are developed to collect the household information where community members and volunteer are involved with the planning, mobilization and monitoring of the survey. After analysing the data following a scoring and priority index, rank each beneficiary to get the primary list of beneficiaries which is finalized after a series of verification in terms of getting feedback from community and other stakeholders. For every step, without the written approval of community committee, we cannot move forward. In the same way, community committee is involved in the implementation and monitoring phase of program cycle.</p>
10	<p>Could BDRCS explain the <b>role of the local government authority</b> in relation to quality &amp; accountability?</p> <p>Can BDRCS explain if local authorities validate the recipient list prior to distribution of cash?</p>	<p>We should ensure the participation of the local authorities. In areas of tension this will be especially sensitive and will require contextualised analysis of appropriate solutions. We have direct and indirect linkages with the government and local level administration of the government. We inform respective ministries and department on disasters, Disaster Management Committees, and local authorities. We have a platform for continuing advocacy with the local governments and consultation with Govt administration and GO-NGOs collaboration.</p>
11	<p><b>BDRCS – Hotline and Feedback Email</b></p> <p>How have you disseminated the number and email contact to beneficiaries?</p> <p>Is the complaints hotline is active for 24 hours? How many people work on the hotline?</p>	<p>It is essential to consider the preferences of vulnerable groups to share feedback with the Red Cross when planning and designing a complaints mechanism. The BDRCS <b>hotline number (0 1811 458524) and email (feedback@bdracs.org)</b> is operated under the CEA team in collaboration with Youth and Volunteer Department of BDRCS. It is open everyday from 9am to 5pm. A group of trained volunteers receive the complaints, feedback etc and refer to CEA team. BDRCS has developed sticker, IEC materials, cards, and it is advertised in in beneficiaries’ cards and disseminated through the branches and social media to wider community.</p> <p>We publish report and share information for systematised follow-up with the relevant departments to take appropriate measures based on the feedback.</p>
12	<p>BDRCS – as the context of COVID19 is so different from regular context cash transfer</p>	<p>In the urban setting, BDRCS with the support of City corporation, formed a ‘Connected Citizen Group’ where the representatives of local government, local leaders and health service provider are the</p>

	<p>programming and there are also challenges specifically relating to community mobilisation and establishing village based committees, <b>how can we improve community engagement in our projects at this time? Are there any specific measures that have been taken by BDRCS in relation to this which BDRCS can share.</b></p>	<p>members of the group. In the recent cash-based intervention, they were oriented on the overall process of the intervention and the role and responsibilities of them in this regard. They facilitated the volunteer to collect the HH data, data verification using mobile survey including physical verification as well maintaining the protective measures and social distance. Here BDRCS City Branch has coordinated with NHQ and the Connected Citizen Group to implement the plan.</p> <p>There are also lots of resources on the CEA Hub to help with community engagement during Covid-19:</p> <ul style="list-style-type: none"> <li>- <a href="#">Tips for engaging communities during Covid-19 in low-resource settings, remotely and in-person (GOARN RCCE Initiative: IFRC, UNICEF, WHO)</a></li> <li>- <a href="#">How to include marginalised and vulnerable people in risk communication and community engagement (original version) and Update #1 (IFRC, OCHA, WHO)</a></li> <li>- <a href="#">Guidance for National Societies on safe and remote risk communication and community engagement in Covid-19 (IFRC)</a></li> <li>- <a href="#">A guide to preventing and addressing social stigma associated with Covid-19 (IFRC)</a></li> </ul> <p>Example: Recent example in flood prone areas (three districts: Kurigram/Gaibandha/Jamalpur) under Forecast based Financing (FbF). In distribution centre we divided beneficiaries in 10 separate rooms, provided hand WASH materials, maintain social distancing, used mask considering the risks of COVID-19. In our regular project/s and programme/s we started small group meeting and orientation with 8-10 people socially distanced.</p>
13	<p><b>BDRCS – Does displaying beneficiary lists in community centres cause tension between those selected vs not selected. Have there been any such cases and if so how have you responded?</b></p>	<p><b>Monira Parvin</b> - CEA Manager, Bangladesh Red Crescent Society, <b>Mohammad Kamrul Hasan</b> - PMEAL Manager &amp; CEA Focal Point, British Red Cross, Bangladesh Delegation, <b>Sophie Everest</b> - Community Engagement &amp; Accountability Adviser, British Red Cross Society</p> <p>In BDRCS to ensure the transparency of the selection process the process of using a display board of names is helpful in most of the cases. Globally if working in areas where there may be social tension, if there is a protection or safety risk to publicly sharing beneficiary lists then do not share the lists in that way. To mitigate the risk factors, it is extremely important to consult the selection criteria with community representatives and ensure that the agreed criteria is disseminated through trusted channels of communication. This will help to ensure that community members understand how and</p>

		<p>why households or individuals are selected to receive assistance. A trusted complaint and feedback mechanism is essential to ensure that those who believe they meet the criteria and who have been missed from the list are able to have their cases fairly considered and this will help to avoid tensions escalating. When these actions have been undertaken then it may be possible to publicly share the beneficiary lists without creating protection or safety risks.</p>
14	<p>Can BDRCS explain further <b>how the online virtual platform for connecting communities will work? How can we ensure it connects the most vulnerable communities</b> where they may have network issues, or the elderly or those on low income may not have access to smart phones etc. people knowledge to operate it?</p>	<p><b>Monira Parvin</b> - CEA Manager, Bangladesh Red Crescent Society, <b>Mohammad Kamrul Hasan</b> - PMEAL Manager &amp; CEA Focal Point, British Red Cross, Bangladesh Delegation</p> <p>BDRCS has significant experience of working with hard-to-reach communities. We have a volunteers' network and community-based groups in these hard-to-reach communities. We are planning to make a bridge between physical platforms and online platforms. The possible solutions are still being investigated but will be piloted, tested, and finally will be executed. Recently we organized online training, orientation and Facebook live show with the volunteers and staff who can access the hard-to-reach communities to allow NHQ and branch staff to communicate with them remotely, and then we hope to cascade this information to the physical platforms (the small socially-distanced gatherings of community members in the hard-to-reach communities. We are also exploring volunteers and staff taking tablets to hard-to-reach communities to allow remote training with these communities.</p>
15	<p><b>Can all vulnerable people access mobile phones and phone credit to engage in CEA? What alternatives do you offer?</b></p> <p>Some of the challenges experienced by BDRCS is that the camp community are not allowed mobile phones and therefore no possibility of mobile money. How is this overcome?</p>	<p><b>Monira Parvin</b> - CEA Manager, Bangladesh Red Crescent Society, <b>Mohammad Kamrul Hasan</b> - PMEAL Manager &amp; CEA Focal Point, British Red Cross, Bangladesh Delegation</p> <p>In the camp areas we can develop a physical forum for cash and voucher preparedness activities. It may work as an alternative solution of mobile money. In this forum we can prepare the group because a formal registration is restricted for mobile money transfer. BDRCS is practising EMTS through Bangladesh Post office normally.</p>
16	<p>What strategy can/does BDRCS follow in the <b>mountainous areas where there is no</b></p>	<p><b>Monira Parvin</b> - CEA Manager, Bangladesh Red Crescent Society, <b>Mohammad Kamrul Hasan</b> - PMEAL Manager &amp; CEA Focal Point, British Red Cross, Bangladesh Delegation</p>



	<p><b>internet services and telecom services</b> are not available, what are the best options?</p>	<p>In the hill tracts areas of Bangladesh, most of the people have access to the mobile networks at some point in their day. We can reach through voice messaging. To test potential solutions we can go for pilot study or feasibility study. The possible solutions are may include: electronic money transferring through Bangladesh post office and community based group formation for cash distribution.</p>
17	<p>BDRCS – A local NGO which works in remote areas and whose organisation’s executive is a life member of BDRCS Kurigram district would like to <b>connect with the work of BDRCS</b>, what is the best way to connect?</p>	<p><b>Monira Parvin</b> - CEA Manager, Bangladesh Red Crescent Society, <b>Mohammad Kamrul Hasan</b> - PMEAL Manager &amp; CEA Focal Point, British Red Cross, Bangladesh Delegation</p> <p>Interested NGOs can communicate with BDRCS Kurigram RC Branch and share their interest to work collaboratively. In this regard, once the executive committee approved this, a formal agreement will be signed between the parties to move forward.</p>