

**Questions and Answers** - Responses to posted questions raised in the Early Action and CVA Webinar presented jointly by the [Cash Hub](#) and [Anticipation Hub](#) on the 9<sup>th</sup> December 2020 and part of the Global Dialogue Platform on Anticipatory Action.

Summary of questions:

1. [For BDRCS - Can you explain more about how you selected the transfer mechanism for your Early Action Cash interventions?](#)
2. [Regarding the pre-defined transfer value for Cash for Early Action, is it agreed together with the cash working group \(i.e. with several organisations\)?](#)
3. [Can you please clarify the “no regrets” approach? Is it different from no regret’s action/intervention/activities?](#)

Q	Question (ed. for clarity)	Response
1	For BDRCS - Can you explain more about how you selected the transfer mechanism for your Early Action Cash interventions?	<p><b>Mohammad Shahjahan (Saju)</b>, Assistant Director &amp; Project Coordinator, FBF Project, Bangladesh Red Crescent</p> <p>For identifying the financial service provider, FSP, for use in early action CVA delivery we undertook a survey with a range of FSPs. We did a survey with bKash, with banks, and with the post office.</p> <p>There are 2 systems of the Bangladesh Post Office that could be used as the delivery mechanism</p> <ol style="list-style-type: none"> <li>1) <a href="#">Electronic Money Transfer Service (EMTS)</a>, commonly known as Mobile Money Order Service</li> <li>2) <a href="#">Nagad</a>. Nagad is another mobile money transfer service of Bangladesh post office but for this it needs pre- registration of beneficiaries since a Nagad account is established for the recipient. Under Nagad the recipient would need to fill out the know-your-customer, KYC, requirements form, which can take time.</li> </ol> <p>bKash requires the KYC form to be filled out which can also take time, and must be provided to bKash couple of days before transfer. Bangladesh Post Office is a government institution and as such has some exemptions from certain processes and does not require the KYC form to be completed for Electronic Money Transfer Service (EMTS).</p> <p>With Early Action we have a very short time frame to deliver CVA and so completing the KYC requirements can be incompatible with our objectives of responding quickly.</p>

<p>2</p>	<p>Regarding the pre-defined transfer value for Cash for Early Action, is it agreed together with the cash working group (i.e. with several organisations)?</p>	<p><b>Fredrick Orimba</b>, Cash Programme Officer, Kenya Red Cross</p> <p>In Kenya we have an inter-agency Cash Working Group, and within this there is an MEB sub working group which is an active workstream. They are charged with the technical issues around defining the HH MEB. They consider household expenditure and coping mechanisms, and they advise on the MEB and transfer value, and this presented to the main Cash Working Group where all agencies agree on the amount.</p> <p><b>Mohammad Shahjahan (Saju)</b>, Assistant Director &amp; Project Coordinator, FBF Project, Bangladesh Red Crescent</p> <p>In Bangladesh it is similar to what happens in Kenya with the Cash Working Group. In BDRCS we consult with the Cash Working Group, CWG, and community to determine the MEB and transfer value, and we agree the amount with the government and the CWG. This has led to the use of 4500BDT per month.</p>
<p>3</p>	<p>Can you please clarify the “no regrets” approach? Is it different from no regret’s action/intervention/activities?</p>	<p><b>Anita Auerbach</b>, Cash-based Early Action &amp; Social Protection, German Red Cross</p> <p>What we mean is that if for instance a cyclone or volcanic eruption is predicted to be very likely and then we activate and distribute cash, but then there is no cyclone or eruption, or there is but with minimal impact, then there is a risk that we will have activated and distributed cash but the event did not take place. A no-regrets approach is that we understand that a non-event is a risk, yet believe that it is better to activate and implement early actions and then no disaster happens, rather than do nothing and regret it later. When the protection of lives and livelihoods is at stake then a no-regrets approach is the right thing to do.</p>