

Webinar 19: Learning from COVID-19 Response

The Use of Cash & Markets in the Red Cross Red Crescent Movement

17 March 2021



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	Agenda	Speaker
3 mins	Housekeeping	David Dalgado, Cash Hub team, British Red Cross - Host
15 min	Sierra Leone Red Cross Experience	Yusufu Camara , Director Of Resource Mobilization and Communication/Cash Focal Point, Sierra Leone Red Cross
15 mins	Pakistan Red Crescent Experience	Atif Ali , Deputy Director Response/CVA, Pakistan Red Crescent
20 mins	Q&A	Questions & Answers , Speakers joined by Jo Burton , Global CVA Lead, ICRC Emma Delo , Cash and Markets, Team Manager, British Red Cross, Global Christina Mangunda , Programme Manager, British Red Cross, Sierra Leone Muhammad Qaswar Abbas , Programme Delegate, German Red Cross, Pakistan

<https://www.linkedin.com/showcase/cash-hub>

www.cash-hub.org - Cash Helpdesk available for all RCRC Movement CVA support

SLRCS Covid-19 Response Cash Program



Yusufu Camara, Director Of Resource Mobilization and
Communication/Cash Focal Point, Sierra Leone Red Cross

Sierra Leone Red Cross Society



Achievements

- In the last 6 months we have reached a total of 1979 people comprising:
 - 720 vulnerable household (USD 120)
 - 618 Covid-19 survivors (USD 25)
 - 641 SGBV Survivors (USD 25)
- Disbursed so far USD 121K
- 28 volunteers trained in CBA and SGBV
- 140 trained on CEA tools and approaches
- Developed SOP, Signed with OMFSL
- Assessment done in 105 vulnerable communities within 7 districts
- Price monitoring ongoing in all branches
- Planned to do PDM



NO	DISTRICT	Vulnerable Persons			Covid-19 Survivors			GBV SURVIVOR			TOTAL
		Household Heads			Male	Female	Total	Male	Female	Total	
		Male	Female	HHs							
1	Bombali	29	90	119	22	11	33	4	86	90	242
2	Port Loko	33	68	101	58	48	106	2	89	91	298
3	Kambia	26	80	106	11	19	30	2	92	94	230
4	Koinadugu	32	58	90	12	19	31	0	6	6	127
5	Tonkolili	55	50	105	44	38	82	0	84	84	271
6	Kailahun	50	54	104	22	37	59	1	12	13	176
7	Western Area	24	71	95	277	0	277	1	262	263	635
TOTAL	7	249	471	720	446	172	618	10	631	641	
Grand Total		720			618			641			1979

Why Use Cash in response to Covid-19 Pandemic?

- Covid impact was more of socio-economic challenges
- Covid-19 increased the risks of SGBV
- Prices of basic became skyrocketed
- Petty trading which is mostly done by 80% women was affected
- NS Covid-19 master plan embodied different interventions



Cash distribution process

- Virtual trainings with BRC Technical Advisors on CVA and SGBV
- Workshop supported in 1 of the branches for staff and volunteers
- Assessment of communities CVA feasibility
- Criteria for Community and beneficiary selection
- Collaborate with pro cash agencies to establish Cash Working Group (CWG)
- Procurement led the assessment of FSPs, Selected OMFSL
- Created CIKs in each branch as part of CEA
- Finalized SOP and transferred money to OMFSL for distribution to BNFs



Cash distribution process

Lessons Learnt

- Dealing with SGBV/Covid-19 survivors require the full participation of partners
- NS Gap analysis
- Responsibility matrix
- Robust FSP engagement during the process – document every engagement and request
- Use CEA, especially CIKs helped to build community confidence and easy identification of support providers and their locations



Key Challenges

- Covid-19 restrictions and travel bans – used NS experience from Ebola response
- Since this was our first engagement with FSP, decisions reached after several meetings
- Beneficiary selection especially the level of confidentiality and protections around Covid-19 and our Queens and Kings



Challenges

Recommendations

- FSP assessment should be done ahead of every other assessment
- Tools for SGBV assessment should be developed separately and in consultation with partners and survivors

What we will do differently?

- SOP drafted and finalized jointly with FSP or FSP are provided adequate engagement on the SOP
- Timing for CVA should be, depending on the circumstances, have a preparation period of 8 months



Next Steps

- Branch led verification of beneficiaries and SIMs
- Disbursement of funds as second phase of support
- Developed new programs:
 - a) JOA programme (financial inclusions) – to amend gaps identified in the assessment
 - b) General Funds for SGBV programmes
- More learning on Cash programming
- Linking with other NSs for Cash programming





PAKISTAN RED CRESCENT

SAVING LIVES – CHANGING MINDS

Learning from PRCS CVA - Covid- 19 Response

Atif Ali, Deputy Director Response/CVA, Pakistan Red Crescent





PRCS CVA Response 2020-21

Operation	No. of HH Targeted	HH Reached	PKR/HH
Covid-19 Response	10000	9279	15,750 (01 time)
Covid-19 Response	1000	963	10,500 (01 time)
Monsoon DREF	6500	5900	15,750 (01 time)
WEELI (Project) Woman Economic Empowerment through Livelihood Initiatives	840	770	18,300 (01 time)
Total CVA	18,340	17,010 (92.7 %) Total Beneficiaries 119,070	



Covid 19 - PRCS CVA Objective and Criteria

Objective: Provide cash assistance to Covid affected communities to meet their basis needs in pandemic situation.

Grant Size: PKR15750 (Around 85 Euro / 92 CHF) for 11,000 families in Sindh, Balochistan, KP (including MD) and Punjab provinces of Pakistan.

Purpose: Unconditional/unrestricted cash grant to meet the Immediate/basic needs of Covid affected communities directly and / or indirectly.

Criteria for area:

- Areas with high COVID-19 cases
- Unserved areas
- Lockdown areas
- Low socio-economic indicators.

Criteria for beneficiaries:

- Permanent inhabitant
- HH with COVID-19 positive case,
- HH in isolated or lockdown areas
- Income less than PKR 30,000



Covid 19 – PRCS CVA Transfer Process Mechanism

Beneficiaries selection process:

- Selection of beneficiaries using Red Rose software.
- Data cleansing and applying scoring matrix.
- Remote verification of around 10% of shortlisted beneficiaries.
- Endorsement of selected beneficiaries by relevant PRCS branches.
- Approval of final lists by GRC / IFRC and PRCS management.

Transfer Mechanism by FSP:

- FSP (a cellular company – Telenor) receive approved list from PRCS along with debit instruction.
- FSP sent text messages to beneficiaries about their final selection and pin-code to receive cash assistance.
- Beneficiary visit retailer shop to collect cash after bio-metric verification in NADRA system and provision of pin-code.



Covid 19 - PRCS CVA Contributing factors

- Cash Preparedness (trained HR, CVA Unit, system and procedures).
- Coordination with authorities and cash working group.
- MOUs with FSPs (though formal CBA was lacking).
- Digital data management (Red-Rose though no agreement with PRCS)
- E-Transfer services in the country and communities orientation with it.
- National Database and Registration Authority (NADARA) database and verification services.
- PRCS acceptance and leverage to work in lockdown areas.



Covid 19 – Government Response (CVA)

- Announced Emergency Cash Program for Covid assistance under on going EHSAS program (previously BISP – a social safety net program)
- Provided Although no formal link of PRCS CVA with the Government CVA program, PRCS Covid response with additional operation was launched on the written request by the (@
- In total PKR: government at provincial level, and national and
- E-tran provincial level coordination throughout.
CNIC



Cash grant size or value

- Discussed and agreed in cash working group
- PKR 15,750/month based on WHO standard of 2,100 kcal per person per day for seven member family
- MEB (minimum expenditure basket) calculation for one month.



Lessons Learnt: Key challenges

- Endorsement and approval process for beneficiaries lists.
- Working with government and avoiding Political influences.
- Beneficiaries data protection (sharing lists & RR system).
- Bio-metric verification, and deaths of beneficiaries issues.
- Inadequate Community Engagement & Accountability (CEA).
- Lack of awareness on part of beneficiaries (spam/fraud & literacy)
- Covid-19 challenges (movement restriction, remote working etc)
- Cash deducted by the retailers while delivering.



Lessons Learnt: Key Recommendations

- Review FSP framework agreements, as is CBA a key requirement
- Review PRCS CVA SOPs to expedite the approval processes.
- PRCS agreement with data management service provider.
- Coordination & acceptance with government system on ground.
- MOU with government social safety nets programs (BISP/EHSAS) with clear understanding of PRCS mandate.
- Acceptance by the donors / partners for using social safety nets programs data for CVA in emergencies.



Summary Points:

- 1: Cash Preparedness
- 2: Early Actions (Signing of MoU with Social safety nets)
- 3: Advocacy with Donors. & use of data.

Thank You

Questions and Answers

Please post questions in the chat,

(Stop sharing slides so video feed can be shared)

- **Yusufu Camara**, Director Of Resource Mobilization and Communication/Cash Focal Point, Sierra Leone Red Cross
- **Atif Ali**, Deputy Director Response/CVA, Pakistan Red Crescent
- **Jo Burton**, Global CVA Lead, ICRC
- **Emma Delo**, Cash and Markets, Team Manager, British Red Cross, Global
- **Christina Mangunda**, Programme Manager, British Red Cross, Sierra Leone
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