

# Webinar 20: Learning from COVID-19 Response

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

### 21 April 2021



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	Agenda	Speaker
3 mins	Housekeeping	David Dalgado, Cash Hub team, British Red Cross - Host
10 mins	Global reflections	<b>Caroline Holt</b> , Global Cash Lead, IFRC
12 min	Albanian Red Cross	<b>Fatos Xhengo</b> , Disaster Management Coordinator, Albanian Red Cross <b>Xhilda Nushi</b> , Cash and Vouchers Assistance Coordinator, Albanian Red Cross.
12 mins	Serbian Red Cross	<b>Ranko Demirovic</b> , Disaster Management Coordinator, Serbian Red Cross
15 mins	Q&A	Questions & Answers , Speakers joined by <b>Emma Delo</b> , Cash and Markets, Team Manager, British Red Cross, Global

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

[www.cash-hub.org](http://www.cash-hub.org) - Cash Helpdesk available for all RCRC Movement CVA support

# Caroline Holt, Global Cash Lead, IFRC

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**Lessons Learned (Cash Hub Webinar)**  
21 April 2021

# Cash and Voucher Assistance (CVA)

**Albanian Red Cross (ARC)**  
**Kryqi i Kuq Shqiptar (KKSH)**



- The Albanian Red Cross (Albanian: Kryqi i Kuq Shqiptar), or ARC, is the oldest humanitarian organization in Albania, founded in 1921.
- Head-quartered in the capital Tirana, with 39 Red Cross Branches with an active network of 2500 volunteers, providing humanitarian assistance across the country.
- The ARC main programs are in: Disaster Preparedness and Response (incl. CVA), First Aid, Social welfare and tracing, Human promotion and youth, Health and Blood donation.

## History of CVA in Albania:

- Since 2015 ARC has experience on cash grants in flood response operation. With help of WFP, there we supported 2000 families in the two most affected Municipalities, Fieri and Vlora. Funds distributed 1 million USD.
- In November 2019 – March 2021 CVA project in earthquake operation, ARC with support of IFRC assisted 1100 families for 6 rounds/months. Funds distributed 2.5 million CHF
- 9 March 2020 – March 2021 CVA project in emergency Pandemic response, ARC with support of IFRC assisted 2000 families. Funds distributed 210 000 CHF.

*ARC has distributed nominative bank cheques among selected beneficiaries.*



The image shows a personal cheque from Raiffeisen Bank. The cheque is titled "Çek PERSONAL" and "PERSONAL Cheque". It includes fields for "Shuma / Amount", "Monedha / Currency", "Në urdhër të" (Pay to the order of), "Shuma me fjalë" (Amount in words), "Vendi / Place", "Data e lëshimit / Issue Date", "Numri i llogarisë / Account Number", "Numri i çekut / Cheque Number", "Emri Mbiemri / Name-Surname", and "Firma / Signature". The cheque number is 00556749. There is a "Vetëm Only" stamp and a "Vula Stamp" area.

## Selection of HH Recipients

For the Covid-19 CVA project, the lists of Households have been selected from those existing lists in RC branches, based on detailed criteria as below:

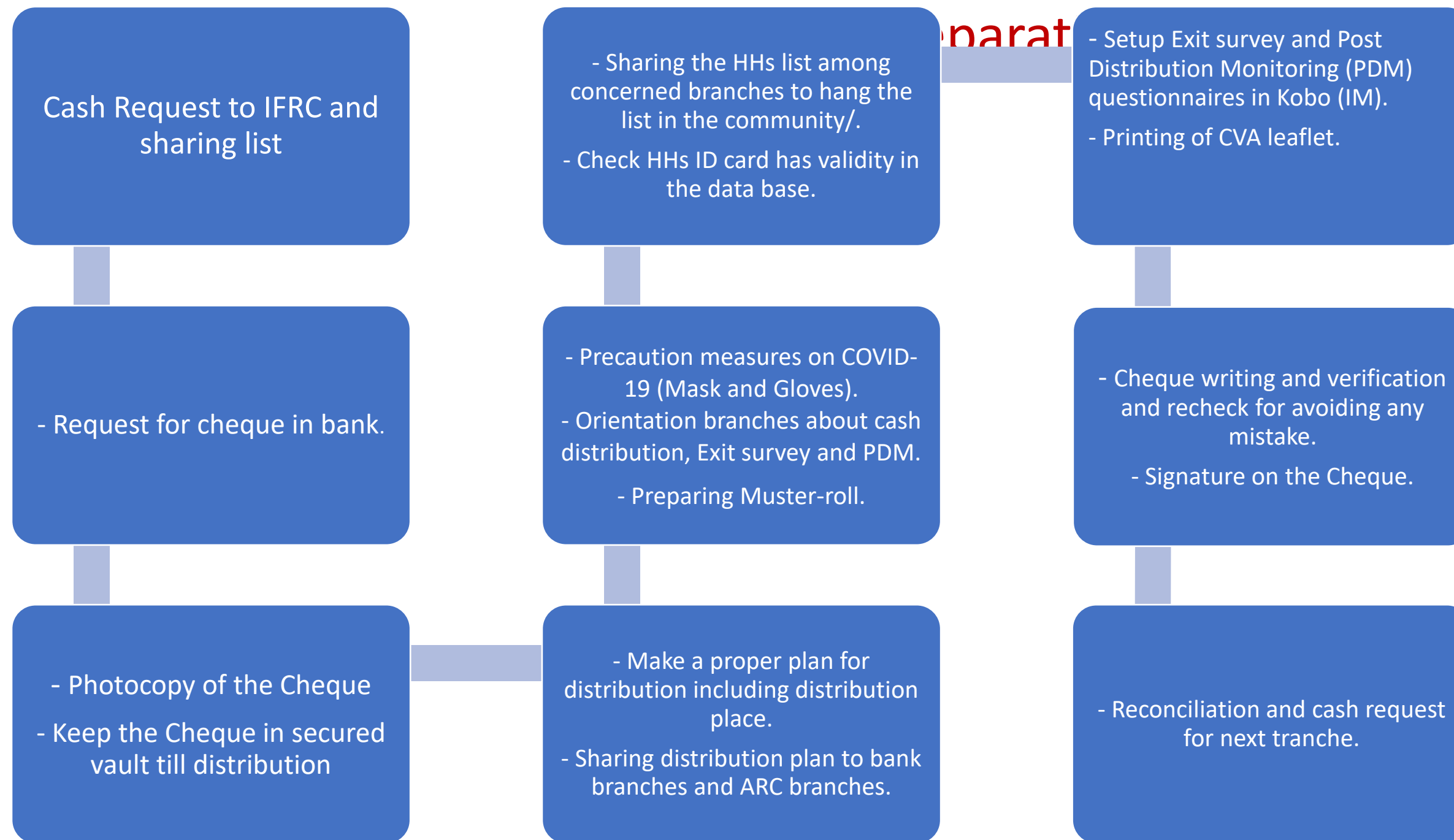
- Families with social assistance
- Single female-headed household.
- Persons with disability in household.
- Older people in household (over 65).
- Pregnant women.
- Household member affected by COVID-19.
- People who lost their source of income due to COVID-19 situation.
- Families with children under 18 yrs.

Each name of HH was registered in KoBo system with automatic scoring.

Region	Municipality	Population (census 2011)	HHs selected
Dures	Durres	175,110	329
	Shijak	34,513	75
	Kruja	59, 814	196
Lezha	Lac	46,291	200
Tirana	Tirana	557,422	173
	Kamza	104,190	50
	Vora	36,230	77



## Separation of Duties



- On 9 March 2020, first two cases with COVID-19 in Albania -> restrictions for on entire territory of Albania.
- The marginalized particularly impacted: The elderly living alone; persons with special needs; Roma communities; unemployed and the ones working in informality; and families living on social assistance are the more exposed groups.
- Since the outbreak, ARC continues to respond to the urgent basic needs of the most vulnerable people and those whose health and livelihoods were impacted by the pandemic.
- The ARC operational response framework for COVID-19 has three priority areas which include: (1) Sustaining Health and WASH; (2) Livelihoods, cash support and food aid; (3) National Society Strengthening.

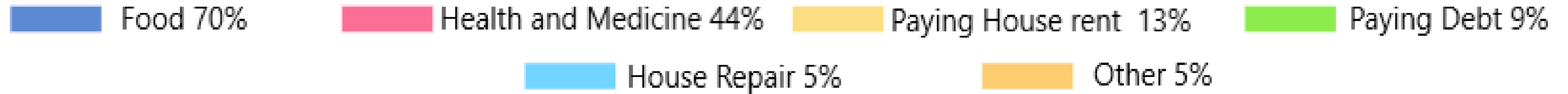


## Livelihoods, cash support and food aid

- The ARC Core response activities included provision of both cash and in-kind assistance to support those suffering from food insecurity or whose livelihoods had been impacted.
- **8220** affected families are provided with food packages which consists of essential food items.
- In parallel, winterization un-conditional cash assistance to address basic needs of **2000 families/HH-s**, CHF105 (12,000 Albanian Lek) per family. With the support of 240 trained volunteers and 40 local staff, 2,000 vulnerable households have been identified through face-to -face interview/ assessment process (using Kobo system) by visiting their homes.



Picture: after encashment from bank



Caption: Supporting Elderly People to Access Cash Grant



Caption: Exit Survey In Shijak



The advantages of the CVA experiences within the IFRC network proven to be valid in the context of Albania:

- 1) empowering for the communities giving choices and respecting dignity;**
- 2) positive impact in the local economy with the circulation of money;**
- 3) high satisfaction levels among beneficiaries;**
- 4) cost efficient compared to other options of support;**
- 5) potential to address long term impact of the emergency situations (spending on health, livelihood, education, etc.).**



Caption: Unable to control emotion after receiving money



# Lessons learned

It has contributed to the development of the capacity of Albanian Red Cross in CVA. In more concrete terms this means:

- 1) trained staff and volunteers on CVA procedures and protocols;**
  - 2) a solid base (resources, routines, procedures) for designing future CVA interventions;**
  - 3) enhanced cooperation with the local authorities and structures responsible for emergency response.**
- 
- **Gender mainstreaming in the disaster relief and post-recovery;** CVA has contributed to women economic empowerment and increased role of women in decision making in the family.
  - **Field assessment and direct discussions with the households** in need were a decisive factor to successfully identify the neediest beneficiaries. The hotline also supported us with exclusion errors and allowed us to update our beneficiary list (post verification) and update our KoBo assessment process.

# Challenges

- Hiring of Financial Service Provider (FSP) for the cash assistance has been a major challenge
- ARC did not proceed with FSP and we used the bank cheque which been managed by Albanian Red Cross directly. Few points on stumbling blocks with FSP :
  - the FSP didn't accept the IFRC contract for signing
  - they wanted bilateral contract FSP-ARC and not involving IFRC
  - FSP didn't accept to receive funds directly from the IFRC account
- FSP refused to provide ARC the finance document showing withdrawn money from each household, they want to provide just a standing list with names.

**Thank you for your attention!**



# The Red Cross of Serbia CVA activities during COVID-19

Lessons Learned (Cash Hub Webinar) - 21 April 2021

Ranko Demirovic, DMC RCS  
CVA focal point RCS



Црвени крст Србије  
Red Cross of Serbia



- **2003-2004 – Cash program for IDP-s** supported by ICRC and UNHRC (Kraljevo) – **no specific information:**
  - directly given by RC Kraljevo to IDP's in RC facility;
- **Floods 2014:** 210 euro x 12.720 CASH GRANTS supported by IFRC and Austrian Red Cross from October 2014 till June 2015
  - cash transfers using bank with contract being sing with the beneficiaries
- **Floods 2019:** 255 CHF x 257 HH supported through DREF operation
  - cash transfers using bank with contract being sing with the beneficiaries
- **Floods 2020:** 255 CHF x 350 HH supported through DREF operation
  - cash transfers using bank with contract being sing with the beneficiaries



- **Coordination and communication with flood office – PIMO :**
  - Good cooperation;
  - Sharing information and data;
  - **No agreement in that time;**
- **Cooperation protocols with bank and post office;**
- **Developed procedure for CTP implementation:**
  - SOP 1 – beneficiaries receiving support from Austrian Red Cross;
  - SOP 2 – beneficiaries receiving support from EA IFRC;
  - Guidelines for local RC branches about the CTP SOP and data checking;
- **Gained experience in local RC branches for CTP implementation:**
  - ODK data collection in six municipalities;



- **Senior management (SG) decision:**
  - Acceptance of the process and CVA as regular component;
  - Defining CVA focal point;
  - Red Cross of Serbia cash capacity – Preparedness Workshop
- **Introducing findings from the workshop to SG:**
  - Findings presented;
  - Plan of action for CVA preparedness defined, accepted and communicated;





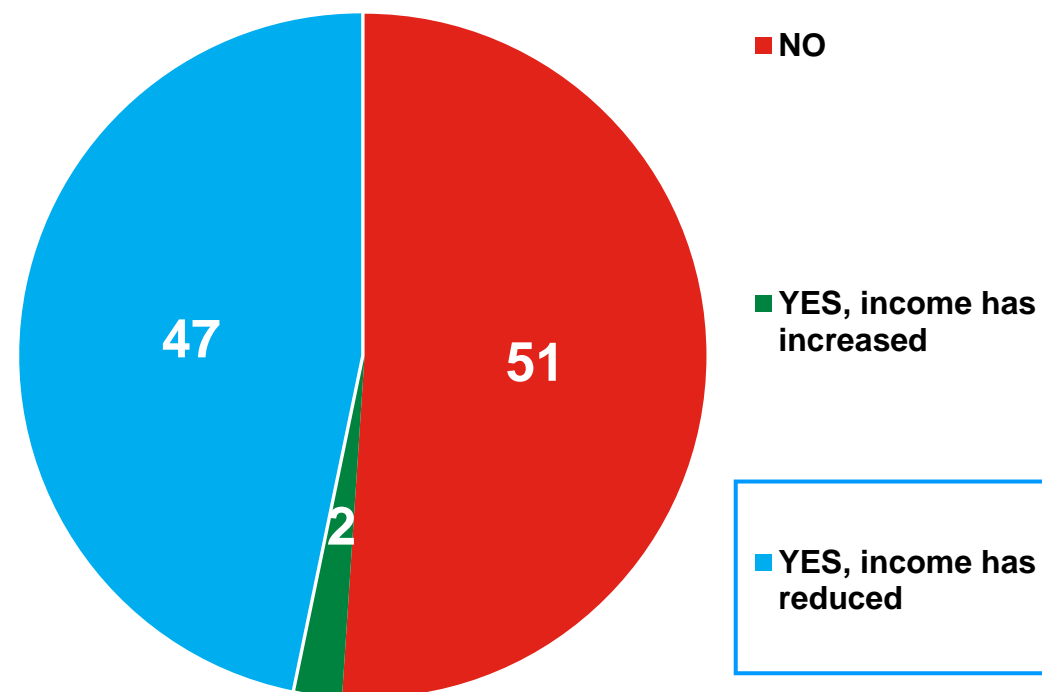
## **RCS Country plan for COVID-19 crises:**

- Within Priority 2: Livelihoods, cash support and food aid the Red Cross of Serbia planned to implement CVA assistance to most vulnerable HH in most devastated and poorest municipalities and cities
- Aim was to mitigate the effects of the Covid-19 pandemic on the socio-economic status of children and their families.



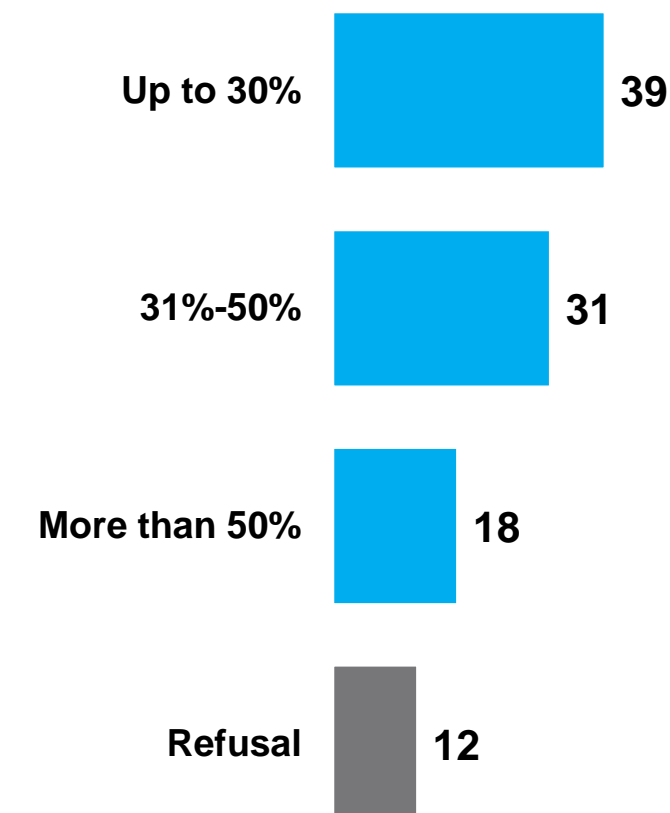
In almost half of the households with children income was reduced due to the coronavirus virus epidemic, most often up to 30%.

Is the new situation caused by Covid19 affecting the income of the household?



Base: Total target population

By what percentage is it reduced?



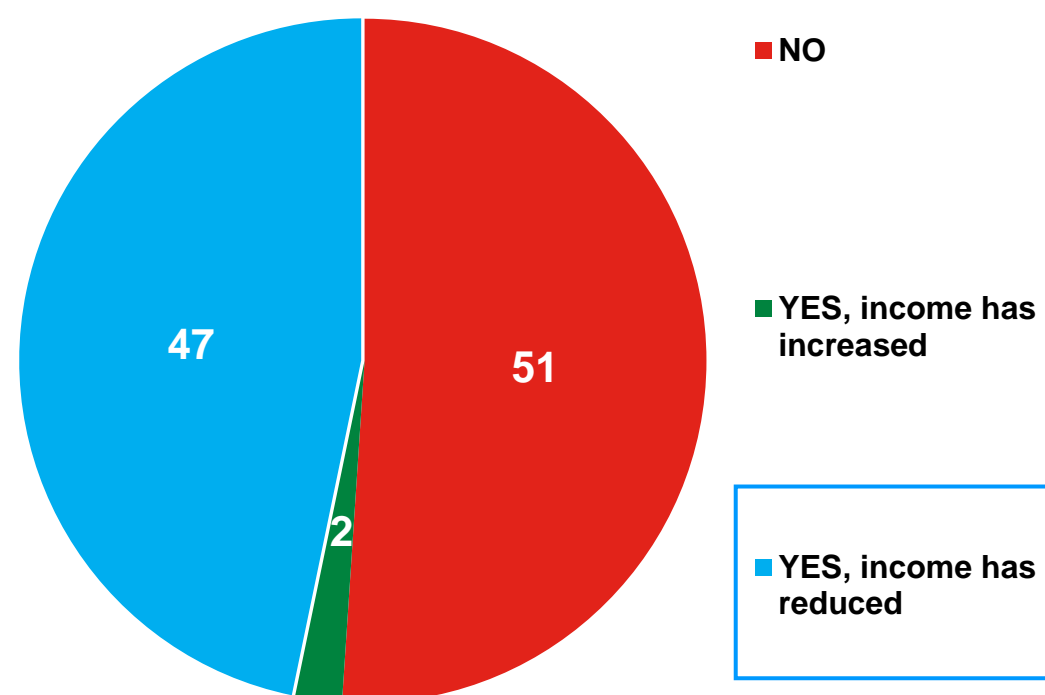
Base: Households with reduced income (47% of total target population)





**In almost half of the households with children income was reduced due to the coronavirus virus epidemic, most often up to 30%.**

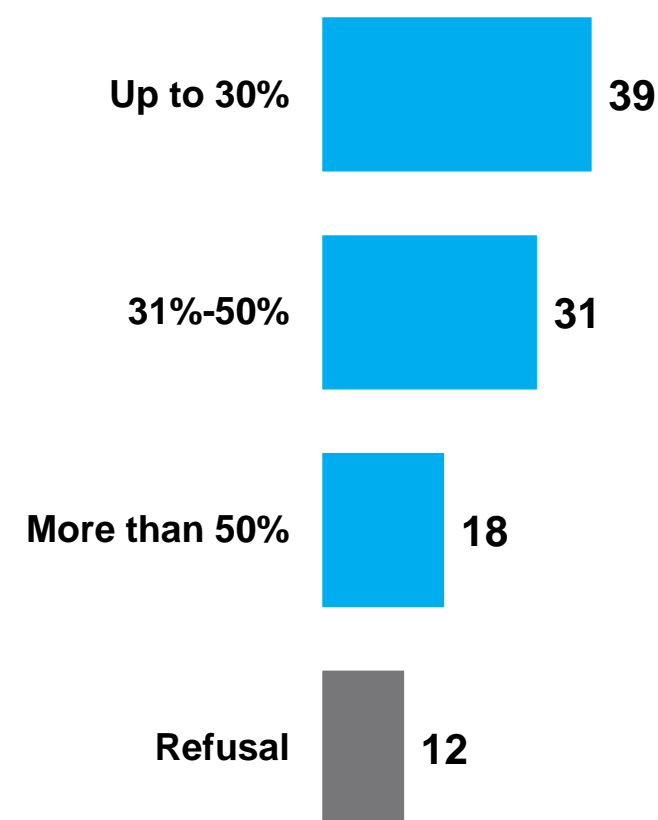
**Is the new situation caused by Covid19 affecting the income of the household?**



*Base: Total target population*

<sup>21</sup> Data in percentages

**By what percentage is it reduced?**



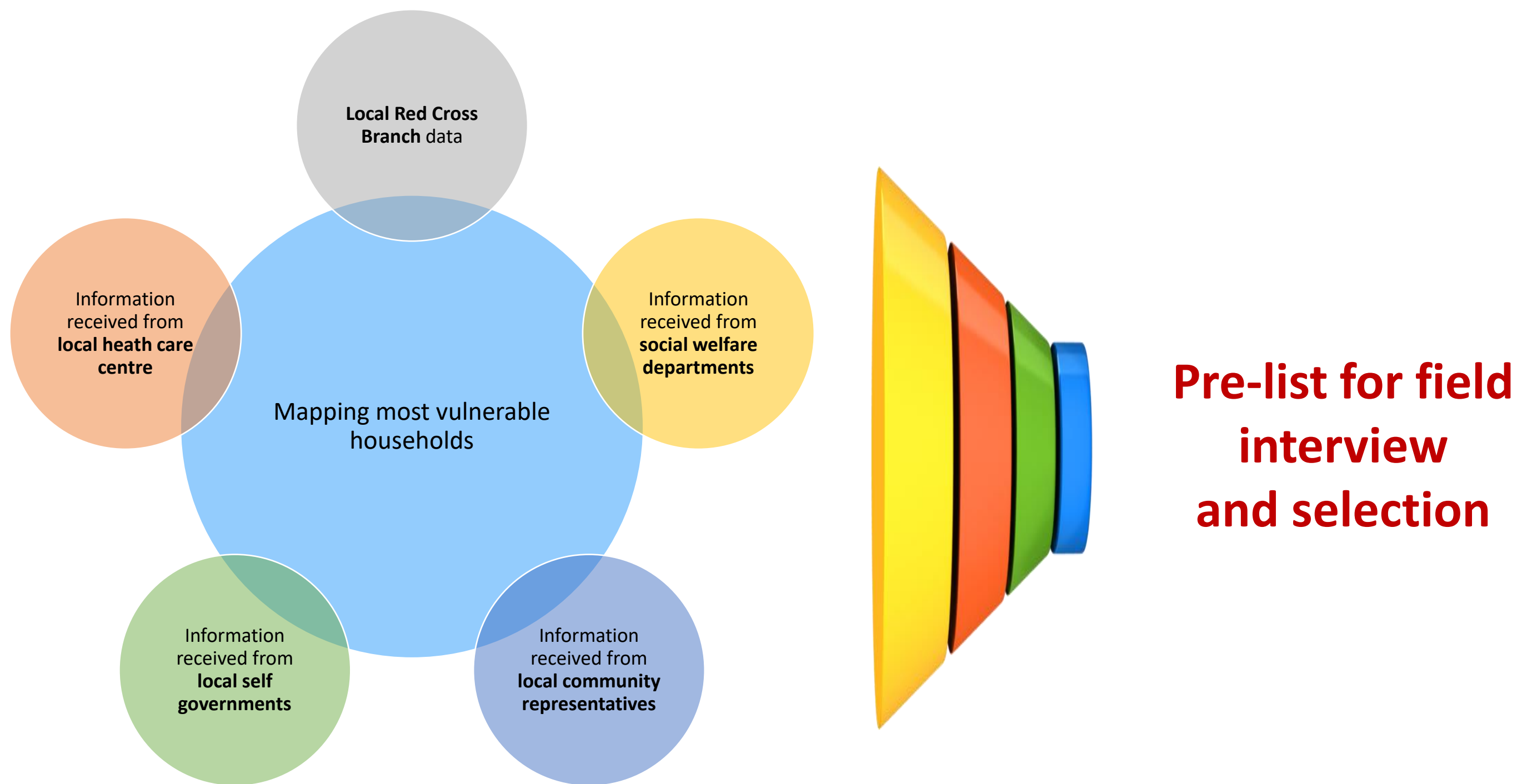
*Base: Households with reduced income (47% of total target population)*



- **COVID-19 2020/21:**
  - SDA support for CVA activities for 1.228 HH – 14.860 RSD;
    - cash transfers using bank with contract being sing with the beneficiaries
  - IFRC support for CVA activities for 1.000 HH – 14.860 RSD;
    - cash transfers using bank with contract being sing with the beneficiaries
  - UNICEF partnership for CVA activities 2.000 HH – 14.860 RSD:
    - Prepaid bank cards.



## Mapping of most vulnerable households with children





## Mapping of most vulnerable households with children

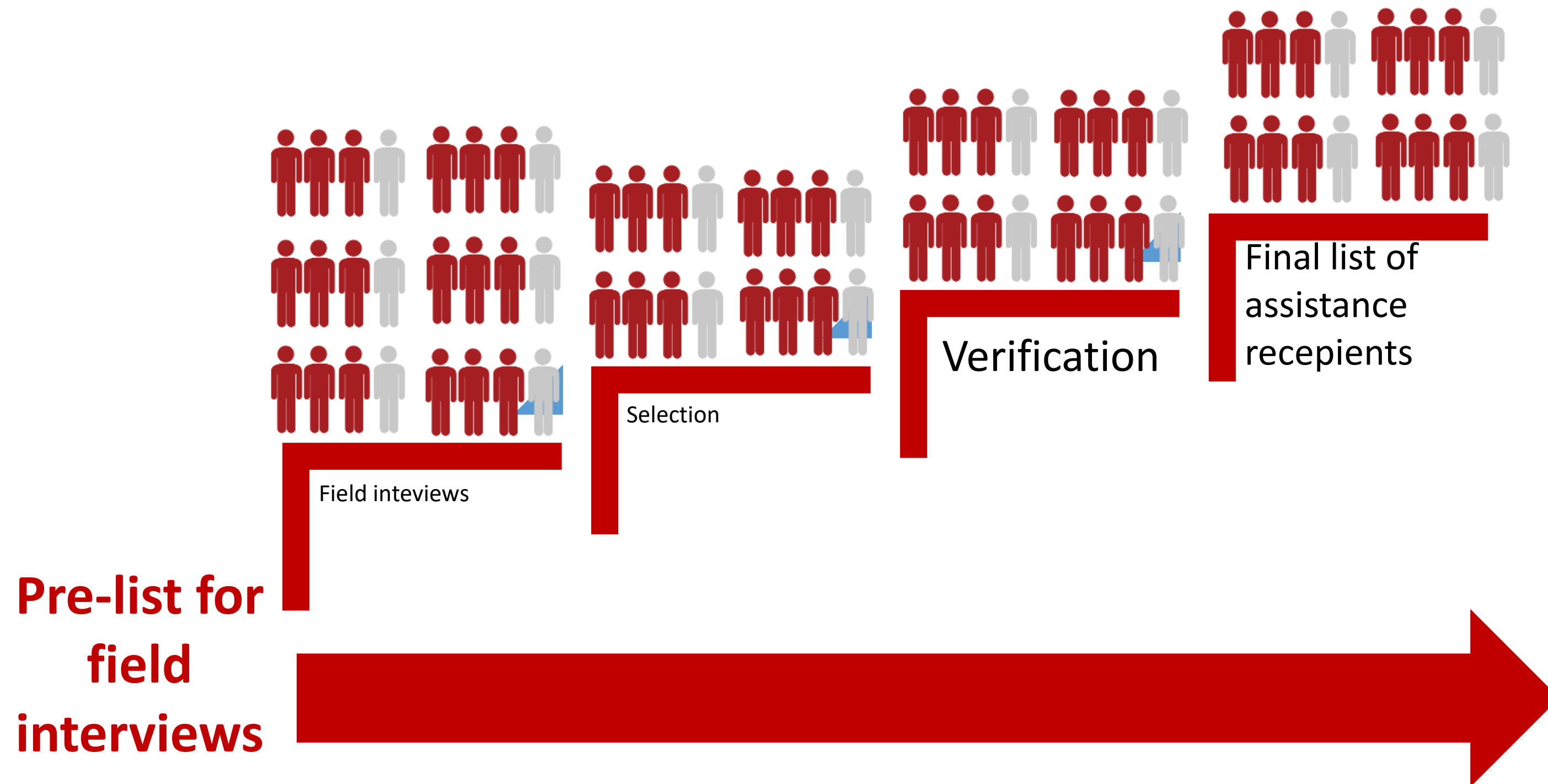
**+** Using local media to reach the most vulnerable







# Mapping of most vulnerable households with children





## Lessons learned:

- CVA preparedness is very important = to DR;
- Need to have presigned agreeemnt with FSP and partners;
- Need to be more efficient in delivering CVA;
- Multisectoral approach must be recognised by all stakeholders;
- NDRT – task force for CVA;
- Education, education, education

# Thank You

Ranko Demirovic, DMC RCS  
CVA focal point RCS



Црвени крст Србије  
Red Cross of Serbia

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# Questions and Answers

Please post questions in the chat,

(Stop sharing slides so video feed can be shared)



- **Caroline Holt**, Global Cash Lead, IFRC
- **Fatos Xhengo**, Disaster Management Coordinator, Albanian Red Cross
- **Xhilda Nushi**, Cash and Vouchers Assistance Coordinator, Albanian Red Cross.
- **Ranko Demirovic**, Disaster Management Coordinator, Serbian Red Cross
- **Stefania Imperia**, Knowledge Manager, Cash Hub Team
- **Cara Wilson**, Team Coordinator, Cash Hub Team