

Questions and Answers - Responses to posted questions raised in the COVID-19 response themed Cash Hub Webinar held on the 21st April 2021 and those posted in the registration prior to the event

Questions list:

IFRC global reflections on responding to CVA with COVID-19 over the last year

1. Emphasis is always put on cash assistance as an efficient means of delivering assistance to people fast, but often we see how internal administrative/logistic procedures are complicating and slowing down the delivery of cash and voucher assistance (CVA). Specifically this relates to the time to release funds to National Societies what is IFRC doing to resolve issues here and improve this to support timely delivery of CVA?
2. There is important emphasis of responding to needs, but cash remains a tool to achieve a defined objective and is there sufficient emphasis on how well this objective is achieved rather than just cash being delivered as planned? Agree that being cash prepared, and being able to deliver it efficiently and on time is critical but it should not stop there.
3. Appreciated that Post Distribution Monitoring (PDMs) do take place, but often these are quick and limited in scope, can investment in impact studies also become more common?
4. Socio-economic impacts of COVID-19 have a long effect on livelihoods and ability of people to cover their basic needs. Certainly CVA was a great support to avoid negative coping mechanisms, but it was very short in time. How as Movement can we continue the support during the recovery phase?
5. How is the IFRC network contributing to the readiness of NS in using Cash? How did the IFRC network support NSs in implementing programmes using Cash? What went well? What were the main bottlenecks and what could have been done better on IFRC part?

Albanian Red Cross

6. How did you ensure the access of beneficiaries to banks? Specially for the older people / people with special needs?
7. How did you manage the data sharing process with private banks (in relation to data protection risks)?
8. Did you face any challenges using ID cards specially for child-headed households?
9. How much did each beneficiary receive and was it cash cheque or individuals bank account transfer?
10. How does Community Engagement and Accountability (CEA) work?
11. Any experience you can share on linking with social protection system?

Serbian Red Cross

12. Especially interesting in the involvement of children in your assessment. Could you kindly share some of the child friendly participatory tools used in the process?
13. What type of work involved children and how did their income reduce because of COVID-19?

14. [What Is NDRT task force?](#)
15. [Any experience you can share on linking with social protection systems?](#)

General

16. [Selection of beneficiaries during Corona Pandemic is a challenge and risk for both for data collectors and the community. What is the alternative and effective solution Cash-Hub can suggest, especially for the densely populated country like Bangladesh where risk of transmission is high at the moment?](#)
17. [Can satellite maps help to assist for beneficiary selection in the COVID situation? Is there any global examples on this?](#)
18. [How can we make digitalised cash in the COVID-19 context? Because there is still fear of virus transmission in exchanging direct cash and people are not accepting paper money from the infected person and their families in some communities.](#)

Q	Question (ed. for clarity)	Response
	IFRC global reflections on responding to CVA with COVID-19 over the last year	Caroline Holt , Global CVA Lead, IFRC
1	Emphasis is always put on cash assistance as an efficient means of delivering assistance to people fast, but often we see how internal administrative/logistic procedures are complicating and slowing down the delivery of cash and voucher assistance (CVA). Specifically this relates to the time to release funds to National Societies what is IFRC doing to resolve issues here and improve this to support timely delivery of CVA?	IFRC is currently working on identifying and unblocking the internal hurdles that prevent cash support from being as agile and responsive as it could be. An internal taskforce has been established to identify, prioritise and work across the Organisation to ensure that we are in a position to respond without compromising our ability to manage risk and support accountable and transparent cash interventions. An organisation as big and complex as the IFRC needs to ensure buy in from all stakeholders to ensure that where one problem is fixed, another is not created, but we have the full support of the leadership to improve speed, efficiency and effectiveness in our work. Our global commitment to deliver 50% of our action through cash by 2025 is evidence of this commitment and the support to achieve these ambitious targets is there.
2	There is important emphasis of responding to needs, but cash remains a tool to achieve a defined objective and is there sufficient emphasis on how	There are a number of elements of cash delivery that we have demonstrated clear progress on in recent years. However, we know that that we cannot afford to stop at preparedness and efficiency of spend but need to be more engaged in defining and supporting quality and

	<p>well this objective is achieved rather than just cash being delivered as planned? Agree that being cash prepared, and being able to deliver it efficiently and on time is critical but it should not stop there.</p>	<p>impact of cash programmes. We are working closely with partners to ensure that we measure ourselves not only on output but on outcomes across the board regarding CEA, PGI and impact in the lives of vulnerable people. Multi-year funding is a critical part of this in order to ensure that we focus less on one-off initiatives but rather are able to invest and support with longer term engagements to really make a difference.</p> <p>In addition to the above, CaLP with engagement with the Movement and many others (including all global clusters) is further developing the MPCA Outcome Indicators and we are following this work for potential further dissemination to NS once finalised, the revision is expected in September 2021. ICRC and the Cash-hub have also been exploring work related to “well-being” indicators which measure empowerment amongst other higher level outcomes, and this work is expected to be launched later this year</p>
3	<p>Appreciated that Post Distribution Monitoring (PDMs) do take place, but often these are quick and limited in scope, can investment in impact studies also become more common?</p>	<p>Measuring impact is something that we are very keen to do more of in order to understand the true value of our work. In short, yes, we need to invest more in impact studies so that they are more commonplace and guide our thinking and responses.</p>
4	<p>Socio-economic impacts of COVID-19 have a long effect on livelihoods and ability of people to cover their basic needs. Certainly CVA was a great support to avoid negative coping mechanisms, but it was very short in time. How as Movement can we continue the support during the recovery phase?</p>	<p>Supporting the socio-economic impacts of those affected through loss of livelihood due to Covid has been a key area of focus of the IFRC and NS Covid response. We would very much like to do more but of course, our work is funds-dependent. In order to ensure that we make best use of our resources, we need to ensure we are linking and supporting with ongoing initiatives already in place at the national and local level to ensure that we build upon and strengthen rather than replicate work elsewhere and in doing so, hope to support the longer term recovery goals of affected populations.</p>
5	<p>How is the IFRC network contributing to the readiness of NS in using Cash? How did the IFRC network support NSs in implementing programmes using Cash? What went well? What were the main bottlenecks and what could have been done better on IFRC part?</p>	<p>The Movement has invested in developing a standard approach to cash preparedness and supports NSs in strengthening their knowledge and skills to deliver accountable and relevant cash to achieve a variety of objectives. During the Covid response, as a result of the demand from the membership to deliver cash, a ‘Fast-Track’ cash preparedness approach was created to allow for a more agile cash response. The membership also provided critical surge support to fill gaps in specific areas where resources were needed which became a true team effort. The Cash Hub also provided critical support in the development of tip sheets, knowledge development and the rollout of the webinars. The Covid response was a global</p>

		response and the difficulties in travel meant that we needed to refine and evolve our approach to take into account the new operating contexts. The Covid response also reconfirmed the importance of good preparedness, investment in local systems and the need to ensure string cooperation and effective communication
	Albanian Red Cross	
6	How did you ensure the access of beneficiaries to banks? Specially for the older people / people with special needs?	<p>For older people and people with special needs that were not able to travel easily and encash the cheques in the banks we had two options:</p> <ul style="list-style-type: none"> ▪ For those who had a responsible adult who was involved in assisting them in their care we discussed and agreed with the person and the carer and were able to issue the cheque to their carer. ▪ For those who didn't have any carer we issued the cheque on behalf of Albanian Red Cross volunteer of that branch and after withdraw he handover the cash money to his home. This was then separately verified with the recipient.
7	How did you manage the data sharing process with private banks (in relation to data protection risks)?	The tool we used (the cheques) didn't require any data sharing in advance with private banks. Between the banks and households, the same procedures that they normally do with customers was in place, meaning that the recipient provides an ID card and the cheque for encashment and withdrawing the money from the bank. After that, the bank sends the reconciliation statement to Albanian Red Cross finance department which highlights that the HH check was executed. So there is no risk at all for data protection.
8	Did you face any challenges using ID cards specially for child-headed households?	Our challenge was the expired ID cards or cases with no ID card at all so we solve this giving households two weeks more to organise to get new ID documents. We didn't have child-headed households but if this had occurred, we would have issued the cheque to the legal guardian of the child.
9	How much did each beneficiary receive and was it cash cheque or individuals bank account transfer?	Once more, Albanian Red Cross distribute cash with "Cheques" through from the ARC bank account, so was not needed for individuals to have bank accounts for transferring money. For earthquake operation ARC distribute 120 CHF per person (households up to 4 persons) and for

		households with (4+ members we distribute fixed amount that was 480 CHF), while for Covid-19 response operation ARC distribute 105 CHF per household.
10	How does Community Engagement and Accountability (CEA) work?	If we think about the Earthquake response. When we started the response with CVA we had 3 levels of preparatory work. This helped to engage with local institutions such as the local authorities and ask them to prepare the list for us for families that require support thinking about but socio-economic vulnerability and housing damage. We also engage with the local ARC volunteers who live in the communities. The local volunteers from the community and the local authorities help us with establishing the selection criteria and also the vulnerable households to be further assessed. We then setup the local red cross teams with representation from community leaders, community volunteers and HQ staff, and they will undertake the assessments and have door-to-door discussions with vulnerable households to help best understand their needs. This process helps to ensure we have limited inclusion or exclusion error and we have confidence in a selected recipient list.
11	Any experience you can share on linking with social protection system?	We have identified during our assessment some vulnerable families which were not included in the social protection system, but those families were included in our cash project and referred to social services for further support.
	Serbian Red Cross	
12	Especially interesting in the involvement of children in your assessment. Could you kindly share some of the child friendly participatory tools used in the process?	These tools are used by UNICEF. Red Cross of Serbia used their analysis and data from government to target most vulnerable municipalities.
13	What type of work involved children and how did their income reduce because of COVID-19?	UNICEF has been working on income analysis of the HH with children. Their assessment showed that for 47% of assessed households, the Covid19 situation had reduced the household income.
14	What is NDRT task force?	Many National Societies have National Disaster Response Teams who are staff and volunteers whose job is to go to the field and support the local Red Cross branch staff in their

		capacity to respond to disasters. Our NDRTs are trained in field assessment and coordination, and they are also trained in CVA.
15	Any experience you can share on linking with social protection systems?	Local RC branches have good cooperation with local social welfare departments. They are exchanging experience and information's about most vulnerable households to assist both Red Cross and social welfare departments with targeting and offering assistance.
	General	
16	Selection of beneficiaries during Corona Pandemic is a challenge and risk for both for data collectors and the community. What is the alternative and effective solution Cash-Hub can suggest, especially for the densely populated country like Bangladesh where risk of transmission is high at the moment?	David Dalgado, Cash and Markets Technical Advisor, British Red Cross Many National Societies, such as Bangladesh Red Crescent may have a number of ongoing programmes, community groups (such as community based DRR groups), and existing relationships with community-based organisations (CBO) and local authorities that you could potentially ask to refer potential recipients of assistance for you to further verify. Could you consider, defining your eligibility criteria (with consultation with community representatives and local institutions) and advertise to organisations/local authorities that they can refer vulnerable people to you for further verification, then BDRCS staff could remotely verify (by phone for example) potential recipients. Then where appropriate a household visit could be undertaken to collect details / copies of IDs etc. where this is not possible remotely and assistance could be transferred via. mobile money. This could be one potential avenue to explore. Another could relate to establishing an online form that vulnerable people could be supported to complete for further verification, however it is appreciated that for some they may not have access to technology or connectivity or be able to use technology to make this work.
17	Can satellite maps help to assist for beneficiary selection in the COVID situation? Is there any global examples on this?	David Dalgado, Cash and Markets Technical Advisor, British Red Cross Assuming this relates to Cash and Voucher Assistance, which in general is being delivered to meet basic needs of those impacted by COVID-19 restrictions. Most National Societies are targeting assistance based on socio-economic vulnerability, and increased vulnerability caused by the impact of COVID-19 restrictions. Where National Societies are geographically targeting they are targeting in areas where COVID-19 restrictions have been put in place

		<p>(when not undertaken nationally) or in areas of known high socio-economic vulnerability. In general satellite imagery is of limited value here.</p> <p>Potentially satellite imagery could identify areas of higher density housing (e.g. informal housing/slums) may be at higher risk of COVID-19 transmission but this might require health programming, which potentially could be delivered partially through Cash and Voucher Assistance for hygiene items and Risk Communication and Community Engagement.</p> <p>As we move into the recovery phase it may be possible to use satellite imagery to identify the impact of COVID-19, for example, perhaps economic activity recovery can be identified from comparing satellite imagery before and after at certain locations, and potentially this could give some indication of where National Societies could investigate further for Livelihood programming for example, but likely National Societies could identify these areas through other means.</p> <p>Notwithstanding the above, not every place in the world is mapped, thus by using imagery we may be able to identify communities that were previously ‘unmapped’ or unknown. Once you have a full map, community selection and targeting can be undertaken as normal. An interesting article related to this can be found here: https://www.hotosm.org/updates/covid-19-pandemic-in-peru-mapping-health-implications/</p>
18	<p>How can we make digitalised cash in the COVID-19 context? Because there is still fear of virus transmission in exchanging direct cash and people are not accepting paper money from the infected person and their families in some communities.</p>	<p>David Dalgado, Cash and Markets Technical Advisor, British Red Cross</p> <p>A useful resource on this theme is provided by CaLP here: https://www.calpnetwork.org/themes/digital-payments/</p>