

Webinar 24: Group Cash Transfer for Community Resilience

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

27 Oct 2021



	Agenda	Speaker
3 mins	Housekeeping	David Dalgado, Cash Hub team, British Red Cross - Host
10 mins	Opening	Chang Hun Choe , Disaster Risk Reduction and Resilience Approaches and Tools Coordinator, Global, IFRC Maja Tønning , Regional CVA Coordinator, Africa Region, IFRC
15 min	Uganda Red Cross Experience	Brian Kanaahe , Director Disaster Risk Management [Ag] & Martha Imamut , Project Officer – Response and Migration, Uganda Red Cross
15 mins	Bangladesh Red Crescent Experience	Habib Ahmed , former V2R Kurigram Project Manager, Bangladesh Red Crescent Abonindro Karmaker , Technical Officer DRR, British Red Cross.
10 mins	Q&A Speakers plus:	Osman Goni , Skill Dev. Manager for UKAM Livelihoods and DRR Project of British Red Cross, Bangladesh
2 mins	Close	David Dalgado

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

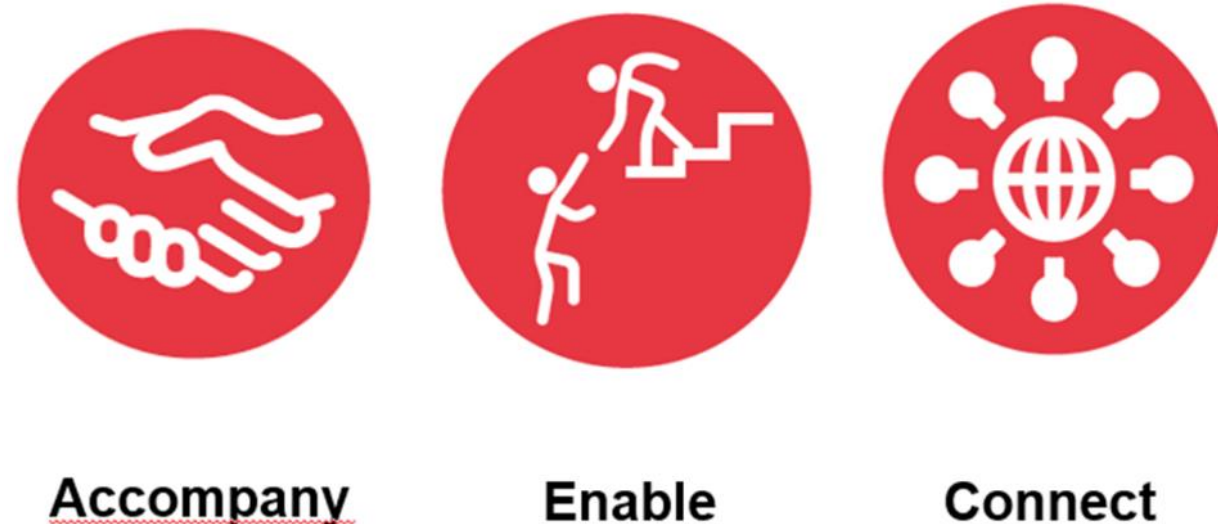
www.cash-hub.org - Cash Helpdesk available for all RCRC Movement CVA support

Road Map to Community Resilience

(<https://www.ifrcr2r.org/>)

Resilience journey led by communities

Rethinking RCRC Services



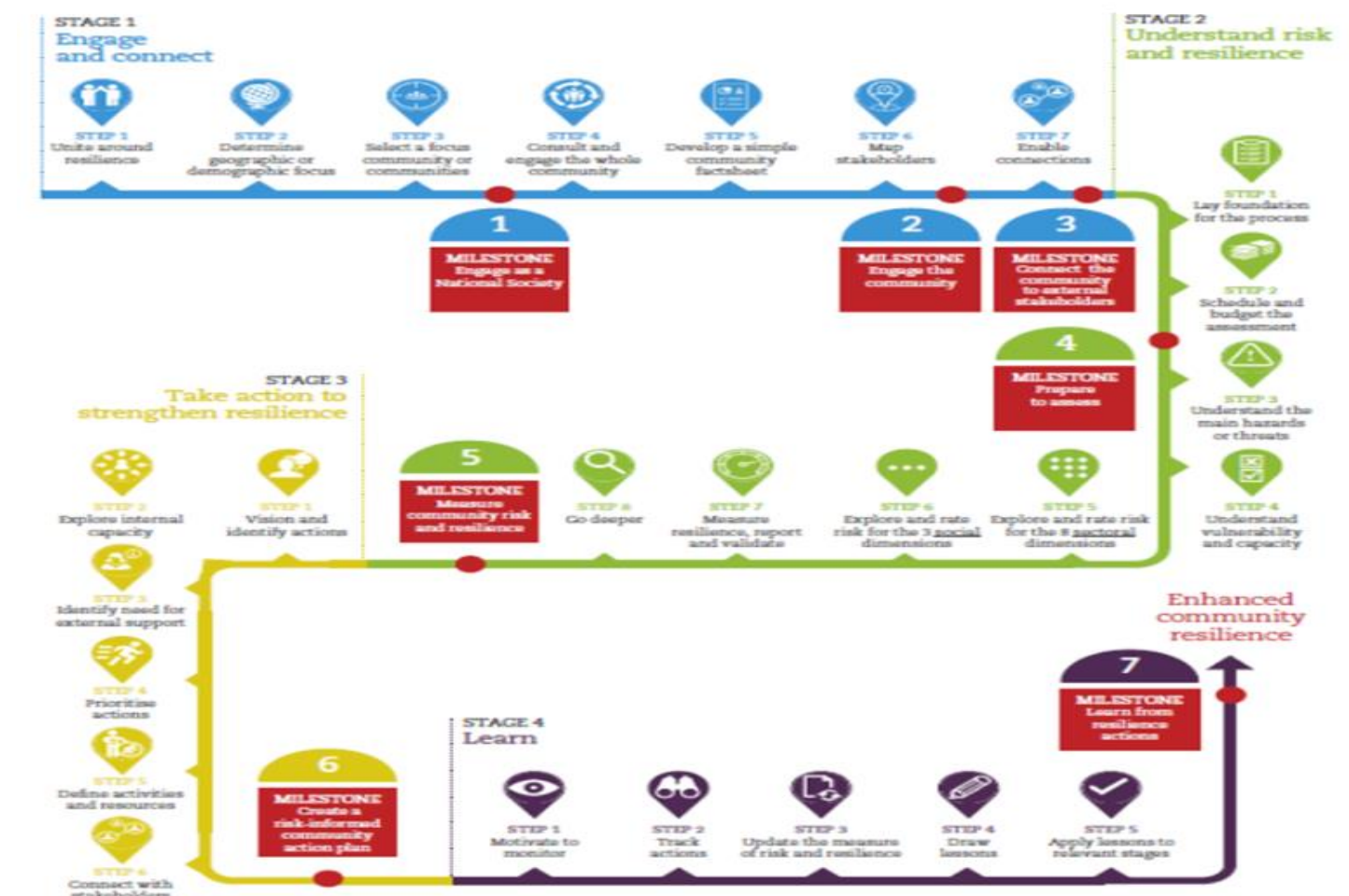
Stages of resilience journey

Stage 1 – Engage and Connect

Stage 2 – Understand Risk and Resilience

Stage 3 - Take action to strengthen resilience

Stage 4 - Learn

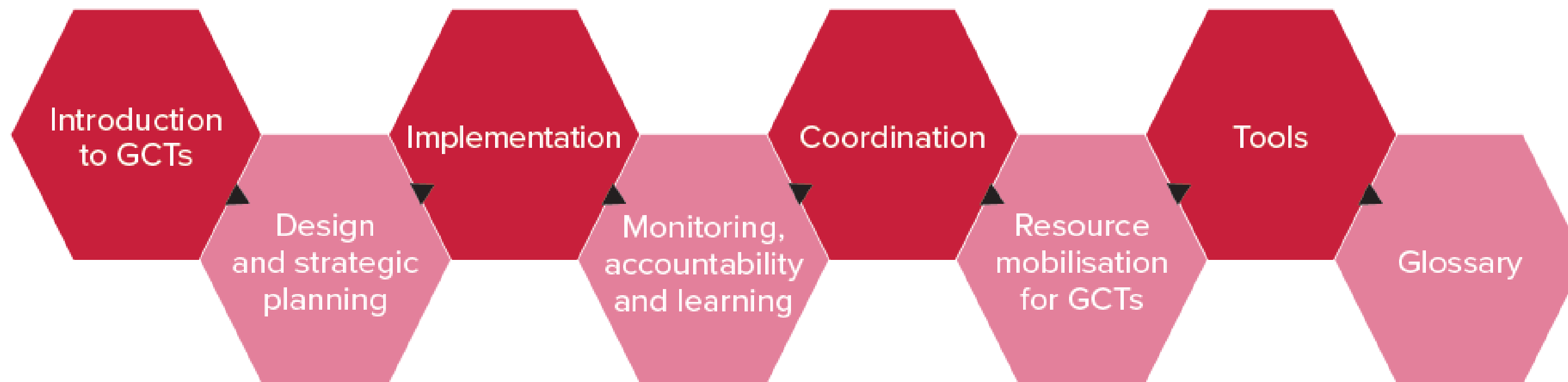




Group Cash Transfers (GCTs) Guidance and Tools

- GCTs consist of resource provision in the form of cash transfers to a selected group of people from an affected population to implement projects that benefit either a subsection of the community or the community at large.

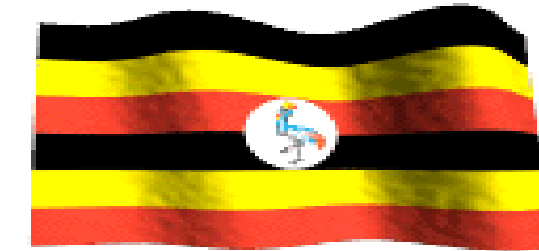
GROUP CASH TRANSFERS Guidance and Tools



Annex 1: Tools

- Designing GCTs in isolation is not the aim of the approach.
- GCTs have proven most effective when used complementarily and implemented alongside other activities, including individual or household level CVA support.

Tool 1	Sample outcome indicators
Tools 2-5	Setting criteria for groups and GCT projects
Tool 2	Detailed criteria for groups thinking about applying for GCTs
Tool 3	“Applicant Details Form”
Tool 4	Checklist for reviewing applications for GCTs
Tool 5	Record of Proposal Review Panel Decisions
Tool 6	Assessment of transfer options
Tool 7	Stakeholder analysis
Tool 8	Market sampling tool for groups
Tool 9	Procurement guidelines for groups
Tool 10	Group narrative proposal
Tool 11	Group budget guideline
Tool 12	Group contracts (letter of agreement)
Tool 13	Accountability
Tool 14	Group narrative reporting form
Tool 15	Group financial reporting form
Tool 16	Peer monitoring on GCT projects
Tool 17	Process and post-distribution monitoring of GCT projects
Tool 18	Outcome harvesting – sample tool
Tool 19	Cash for Work



VILLAGE SAVINGS AND LOANS ASSOCIATION (VSLA)

PREPARED BY: IMAMUT MARTHA

PROJECT OFFICER-RESPONSE AND MIGRATION

What does Resilience mean in the communities you are working in Uganda?

VSLA groups – What are they, What do they do generally

- These are groups established at community level by group members, both in the refugee settlements and host communities with support from community leaders.
- They are usually a group of 20 to 30 members who are established while considering gender balance.
- They are a group formed with a major purpose to save money and borrow money depending on the need
- The other purpose is to strengthen community resilience especially when projects wind up. The community people are left with more sustainable ways to earn and improve their living conditions

How does Uganda RCS support them

- URCS may establish the group
- Training – Project planning and management for Income Generating Activities (IGA)
- Supported with elections for Chairperson, Vice, Treasurer, Secretary
- How to save and Where to Save
- Documentation and record keeping training
- Constitution
- Bank Account setting up support
- URCS transfers start-up grant (5million UGX or about 1,400USD – depending on project funding)
- The group whose leadership (3 signatories) are only allowed to draw money from the account in bits to avoid a single withdraw that could cause the group to shut down.
- Monitoring
- Technical advise where required and identifying gaps that it can address in future programming

How do VSLA groups contribute to DRR and Resilience more broadly, how do they use cash?

- They are a sustainable means of strengthening community resilience as people are able to fend for themselves
- They work as a more permanent initiative for communities that have suffered loss of property to cope and recover what they lost
- The money they borrow is able to handle some of their basic needs hence improving food security and livelihood
- Some people borrow money to educate their children and start up small businesses like retail shops, other businesses like farming, poultry, piggery, cattle rearing which increases the flow of resources within the community.

VSLA internal dynamics as relevant to this cash and resilience audience.

- Group commitment and team spirit should be emphasized
- Training on roles and responsibilities
- Ensuring safety of the funds with a cash box and account
- A strong and committed leadership team
- Record keeping by the groups is key

Institutional risk considerations related to transferring Cash to VSLAs from Uganda RCS – How you monitor and manage risks for example.

- Involving stakeholders especially community leadership from the onset as the groups are being established. E.g Local leaders, Refugee welfare council leaders.
- Ensuring a constitution with bi-laws is created that helps keep the group members in check.
- Having the account in which the funds are transferred to have more than one signatory
- URCS uses its internal URCS structures like the branch management to conduct constant follow ups and monitoring of the groups

Top 3 messages (learning/reflections/points of good practice)

- People are able to use the money for what they choose and in so doing, they have been able to open businesses and strengthen businesses of their choice which works better than handing them items that do not multiply in growth.
- There is need for constant follow up of the groups at the beginning while the groups get accustomed especially to use of the banks.
- The group members as they grow, end up loaning out to the rest of the community (none group members) which in turn improves livelihood of the whole community

*One of the trainings going
on in Kyangwali Refugee
settlement*

THANK YOU!



Habib Ahmed, former V2R Kurigram Project Manager, Bangladesh Red Crescent
Abonindro Karmaker, Technical Officer DRR, British Red Cross.



Group Cash Transfer for Community Resilience

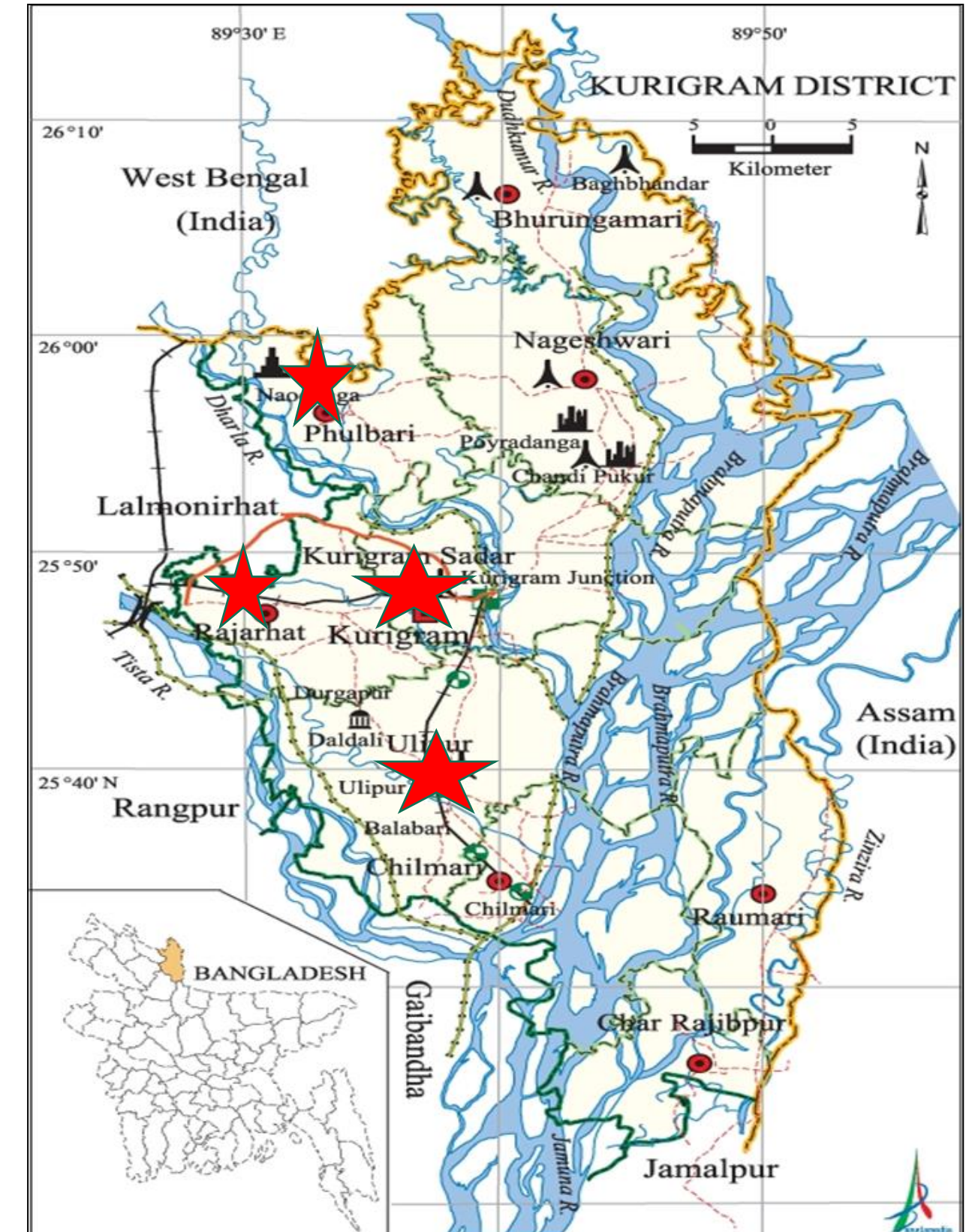
An example from Bangladesh: Community Disaster Management Committees (CDMC)

**Project area: 30 Communities in 4 subdistricts of Kurigram District.
20,000 HHs (100000 beneficiaries)**

Major Cash based activity of V2R Kurigram project:

1. Plinth/homestead Raising – 2100 households.
2. Seeds/seedlings purchase – 12000 households.
3. Cash for work – 53 schemes (2713 beneficiaries 10-15 days).
4. Households latrine – 7000 households.

Bangladesh Red Crescent Society



Vulnerability to Resilience (V2R) Kurigram Project

The goal of the project to reduce vulnerability and increase resilience of target communities by supporting strategies that enables them to prepare for, withstand, respond to and recover from the impacts of multiple hazards.

IFRC framework for Community Resilience is the framework commonly used by BDRCS.

- Resilient community is knowledgeable, healthy and can meet its basic needs.
- Resilient community is socially cohesive.
- Resilient community has economic opportunities.
- Resilient community has well-maintained and accessible infrastructures and services
- Resilient community can manage its natural assets
- Resilient community is connected

Resilience outputs achieved by the CDMC

- Access to improved latrine at the household level and reduced open defecation in 30 communities.
- Identification and agreement with potential public latrine producer.
- Ensure ring and slab production (05 rings and 01 slab for each of 7000 beneficiaries).
- Organized health camps.
- Vaccination campaign for Livestock.
- Stay connected with Government line departments and NGOs.



Setting up the CDMCs

CDMC has been formed for specific purposes to localize the V2R project-

- Mobilize the community.
- Will ensure participation of the community to identify their problem.
- Will propose possible intervention.
- Will inspire for decision making process.
- Will implementation of project activities.
- Will monitor the progress.



Training for treasurer

- Leadership and financial management training.
- On-the-job training (help from project finance officer and employees to write a cash book).
- Financial monitoring.
- Motivational assistance.



Fund management-

The CDMC's bank account administered with the President, Secretary, and Treasurer's combined signatures.

- Micro group member collect and deposit the total amount of money collected for the month to the treasurer
- Treasurer instantly record the money in the cash book
- Deposit the cash money in the specific bank account.
- The treasurer keep accounts of expenditures and preserve bill – vouchers
- Which he / she adjust and get approval from the subsequent monthly meeting of the CDMC.

How they could be spent and used

- Small repair of community meeting center, tube well repair, cleaning latrine, etc.
- Spent for procuring disaster preparedness materials.
- Spent for buying stationery, publicity, etc.
- Can purchase commodities used for primary treatment.
- Can be used for post disaster service activities.
- Spent for the implementation of the activities that have been provided by V2R.

BDRCS monitoring system

There is four type monitoring system-

- Monitored by Community Disaster Management Committee (CDMC).
- BDRCS Unit office.
- BDRCS NHQ.
- BRC (supportive supervision).

Support from BDRCS –

- Financial monitoring from BDRCS NHQ
- CDMC is independent, but according to the CDMC guideline, members are rearranged every 2 years in the presence of BDRCS unit committee.
- Assists in preparing guidelines from the BDRCS unit for implementation and monitoring accordingly.
- The head office prepares guidelines for the implementation of the work and directs the unit office to monitor accordingly.

Impact

- Utilizing own resources and increase capability and achieve capacity through the combined efforts of the people in combating disaster.
- CDMC has raised its own funds and has been able to use those funds to alleviate the plight of the people in its area.
- They could identify for themselves what types of risks exist in the community.
- Able to decide and implement what needs to be done to reduce the risks.
- Could raise funds through community participation, fundraising and implementation of projects.

Challenges

- Functionality and continuation of CDMC beyond the project.
- Obtain registration from the Department of Social Services of the Government.
- Lack of livelihoods development activity in the V2R Kurigram Project.

Lessons

- Community contracting approach needed for community ownership.
- If any budget is given from the head office, CDMC will be able to implement it as per the instructions, in this case the unit office can take the responsibility for monitoring.
- If we want to sustain community resilience, we need activity in project to improve livelihood, which was not in V2R's Kurigram project.



Thank You

Q&A (stop sharing slides) –

Speakers joined by:

Osman Goni, Skill Dev. Manager for UKAM Livelihoods and DRR Project of British Red Cross, Bangladesh

- **Chang Hun Choe**, Disaster Risk Reduction and Resilience Approaches and Tools Coordinator, Global, IFRC
- **Maja Tønning**, Regional CVA Coordinator, Africa Region, IFRC
- **Brian Kanaahe**, Director Disaster Risk Management [Ag] & **Martha Imamut**, Project Officer – Response and Migration, Uganda Red Cross
- **Habib Ahmed**, former V2R Kurigram Project Manager, Bangladesh Red Crescent
- **Abonindro Karmaker**, Technical Officer DRR, British Red Cross.
- **Osman Goni**, PGI Coordinator, Africa Region, IFRC
- **Stefania Imperia**, Knowledge Manager, Cash Hub Team
- **Cara Wilson**, CVA Programme Officer, Cash Hub Team
- **Osman Goni**, Skill Dev. Manager for UKAM Livelihoods and DRR Project of British RC, Bangladesh
- **Caroline Zastiral**, Senior DRR & Early Action Adviser, British RC