

Questions and Answers - Responses to posted questions raised in the Group Cash Transfers for Community Resilience themed Cash Hub Webinar held on the 27th October 2021 and those posted in the registration prior to the event

Questions list:

Bangladesh Red Crescent/British Red Cross Vulnerability to Resilience (V2R) Project.

1. Do the communities just use the cash or its borrowed and returned with interest?
2. Does BDRCS provide physical cash directly to the group or through Bank or E-banking?
3. Are the CDMC's formed as per government guidelines or act or bylaws?
4. Do CDMC fund themselves?
5. How does the CDMC work with other RC structures? How do you ensure the sustainability of the program after the end of the project support? As you know the resilience is a process.
6. How are CVA activities undertaken by CDMC after completing the project?
7. Is CDMC linked to the government local structures after phasing out the project and how will be the legal status?
8. For BDRCS, is there any policy guidance or government authorized regulatory tool to assist and facilitate the fund management and mobilization by and through CDMC? You mentioned that CDMCs are independent! Do they tie-in with the local government's humanitarian/DRR mechanism for resilience and sustainability?
9. By what percentage does cash for work increases the local economy and the interest of local communities in this assistance?

Resilience & DRR - General

10. On the Georgia Red Cross/IFRC revolving fund for micro-business loans undertaken in 1999 is there any report or case study material that can be shared?
11. A reflection for the Presenters and BRC Colleagues: Recently we talk about Cash and Social Protection. Meaning that the cash program can really facilitate more sustainable impact focusing on building social protection systems. Any more thought on this.

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Q	Question (ed. for clarity)	Response
	Bangladesh Red Crescent/British Red Cross Vulnerability to Resilience (V2R) Project.	Habib Ahmed , former V2R Kurigram Project Manager, Bangladesh Red Crescent Abonindro Karmaker , Technical Officer DRR, British Red Cross. Osman Goni , Skill Dev. Manager for UKAM Livelihoods and DRR Project of British Red Cross, Bangladesh
1	Do the communities just use the cash or its borrowed and returned with interest?	On this Vulnerability to Resilience programme in Kurigram, Bangladesh the community group (the CDMC, Community Disaster Management Committee) used the Cash grant for specific interventions, however Uganda Red Cross is presenting on an example that concerns a revolving fund where the cash is borrowed and returned – the Village Savings and Loans Association.
2	Does BDRCS provide physical cash directly to the group or through Bank or E-banking?	Each CDMC has operational guidelines with financial management terms and conditions. Each CDMC has a bank account in a publicly owned bank in their respective areas. Based on the guidelines, the cash grant was transferred to the respective CDMC accounts through bank transfer in a systematic way and maintaining necessary documentation.
3	Are the CDMC's formed as per government guidelines or act or bylaws?	There is no established government guideline, Act or by-law from the government to form the CDMC. But the project has developed the CDMC in consultation with local government, and CDMC operational guidelines have been developed by learning and the experience of Bangladesh Red Crescent Society. When BDRCS is forming the CDMC with the community, we support the CDMC leadership to be confident and to interface with the local authority/Union chair and administrators. We also at the start link to the local government. The CDMC is formed of 2 representatives per micro-groups, there are 15 micro-groups per community. This creates a very organised and representative group that the government can interface with. The CDMC centre can also be used (with agreement of the CDMC) by the local authority for key initiatives such as the human vaccination government initiatives.

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4	Do CMDC fund themselves?	Yes, CDMCs have raised their own funds and manage these funds themselves following the terms and conditions of the CDMC operational guidelines. They may raise resources from government for activities or they may raise funds from NGOs and other organisations. This can only occur because the CDMC is organised and connected. The government departments are the resource partners for the CDMC frequently.
5	How does the CDMC work with other RC structures? How do you ensure the sustainability of the program after the end of the project support? As you know the resilience is a process.	CDMCs are community based and are listed with the Government Authority as a community based organization (CBO). In the exit phase of the project, CDMCs are further supported in their capacities to take over the responsibilities of the project gains (for example to manage, operate and maintain any infrastructure constructed by them under the project) and to continue the function of the CDMC at the community level.
6	How are CVA activities undertaken by CDMC after completing the project?	The CDMC undertakes a range of activities after the completion of the project, often with the support of local authorities and others. This may not include supporting households with CVA directly, but rather supporting activities in the community with funds and resources raised.
7	Is CDMC linked to the government local structures after phasing out the project and how will be the legal status?	It takes time for the CDMC legal status to be confirmed as a community based organization with the Government Authority, but they are listed with the Government Authority in this way to be later finalised. They also have strong connections with the local authority and are able to ask for support and resources from the local authority for their plans.
8	For BDRCS, is there any policy guidance or government authorized regulatory tool to assist and facilitate the fund management and mobilization by and through CDMC? You mentioned that CDMCs are independent! Do they tie-in with the local government's humanitarian/DRR mechanism for resilience and sustainability?	When CDMC is going to get the legal status from government, concerned dept. of govt have access to scrutinize the activities of CDMC. But there is no government authorized regulatory tool to monitor the CDMC activities regularly. The CDMCs often interface with the Disaster Management parts of the local government. For example in some projects where CDMCs have been established they interface with the local Cyclone Preparedness Project (CPPs) officers.
9	By what percentage does cash for work increases the local economy and the interest of local communities in this assistance?	This is a really interesting question, and one that would take a level of research to respond to, and we do not have information in relation to this. However, there are undoubtedly positive secondary impacts on the local economy of passing funds to the CDMC to allow them to organise works. For instance in the procurement of slabs and rings for the raised latrines, the CDMCs dealt with local pre-

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		cast concrete manufacturers, who were more local to the community than perhaps BDRCS would have dealt with, if BDRCS had procured these items directly.
	General	
10	On the Georgia Red Cross/IFRC revolving fund for micro-business loans undertaken in 1999 is there any report or case study material that can be shared?	<p>Chang Hun Choe, Disaster Risk Reduction and Resilience Approaches and Tools Coordinator, Global, IFRC</p> <p>Various reports for IFRC's IDP programmes in Georgia were produced. However, since these were over 20 years ago, I don't know where to find them.</p>
11	A reflection for the Presenters and BRC Colleagues: Recently we talk about Cash and Social Protection. Meaning that the cash program can really facilitate more sustainable impact focusing on building social protection systems. Any more thought on this.	<p>Chang Hun Choe, Disaster Risk Reduction and Resilience Approaches and Tools Coordinator, Global, IFRC</p> <p>There is some significant work being undertaken by IFRC and others in the Red Cross Red Crescent Movement to link Humanitarian Cash and Social Protection especially to provide cash as social protection for the communities at risk. What they are discussing with the World Bank and other related financial institutions relates to the risk financing. So the Red Cross Red Crescent working with insurance companies and other global, regional and national financial institutions there is an initiative to cover some of the risk insurance premiums of some of these communities at risk, so that should a disaster occur there could be potentially be cash pay-outs to support people in times of crisis and support their recovery.</p> <p>An interesting RCRC Climate Centre report on the feasibility of Disaster Risk Insurance Financing from 2020 can be found here.</p>

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	Other Information Shared by Webinar Participants	
	Subhendu PRATIHARI, IFRC	I am glad to share Group CTP by Myanmar Delegation IFRC and Myanmar RCS. There are a number of types of cash transfer program being undertaken. 1. Cash for Livelihoods, 2. Group RLF (Access to Credit), 3. Village Fund (Preparedness), 4. Cash for WASH, 5. Village Volunteer Group Fund.
	Fred Tumwebaze, Rwanda Red Cross	<p>Rwanda Red Cross with support of ICRC, we had a similar project where by 4000 HH group in association and cooperatives, were supported with a package of 100CHF, to resume their activities/business in the city center (Kigali City).</p> <p>People were in groups to be able to purchase of the expensive machines, some of the machines couldn't be affordable for one HH, we decided with their suggestion to group them and be able to afford those machines and other expensive items they needed to boost their businesses as they were working together. e.g toiling machines etc</p> <p>[David to get in touch to line up a talk or recording – likely for Feb 2022]</p>