

**Webinar 26: Learning from responses during COVID-19**  
**The Use of Cash & Markets in the Red Cross Red Crescent Movement**  
**08 Dec 2021**



	Agenda	Speaker
3 mins	Housekeeping	David Dalgado, Cash Hub team, British Red Cross - Host
15 min	Rwanda Red Cross Cross Experience	<b>Fred Tumwebaze</b> , Head of Emergency Response and Recovery, Programmes, Rwanda Red Cross
15 mins	Tanzania Red Cross	<b>Jonston Weston</b> , Head of Organization Development, Tanzania Red Cross Society <b>John Busungu</b> , Deputy Secretary General, Tanzania Red Cross Society
15 mins	Q&A	Speakers joined by: <b>Leila Chepkemboi Kibet</b> , Project Manager/Country Representative – Tanzania, Belgian Red Cross Flanders. <b>Emma Delo</b> , Cash and Markets Technical Lead, Cash Hub
3 mins	Close	David Dalgado

<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

# Rwanda Red Cross Cash Response



## Use Of CVA by the Rwanda Red Cross Society (RRCS)

In 2017, the Government asked the RRCS to monitor three districts in which they were implementing a social protection programme using CVA.

In contribution to building NS's capacity to respond to emergencies and more specifically, systematically consider CVA as one of the potential modalities to deliver humanitarian assistance, the Belgian Red-Cross-Flanders (BRC-FL) supported a capacity building programme entitled: "Capacity building for enhanced response preparedness using multipurpose cash transfers within the great lakes region is in Tanzania, Rwanda and Burundi."



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# Cont'

- Since start of CVA response, Various projects adopted use of cash transfer program. This included responses to the beneficiary's capacity building to staff and development of various tools to enable smooth implementation of cash transfer program.



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# The National Society CVA capacities.

The NS possesses the necessary tools, systems and resources to implement timely and large scale Cash transfer program.

- Establishment of Cash Technical Working Group (CTWG),
- NS society developed SoP's (Standard operating procedures)
- Trained of staff and Volunteers



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# FINANCIAL Service providers (FSP)

- Pre-agreements were signed with multiple **FSPs** (I&M, Bank of Kigali, Cogebank, Equity Bank, Ecobank, MTN and Airtel, Redrose).



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# Conditionality of Cash used by RRC

## ❖ Un-conditional cash transfer

- Multi-purpose cash transfer. (affected beneficiaries receive this cash to solve different problems in their house without any restriction.)

- conditional cash transfer

- ☐ Restricted cash (voucher)

- ☐ Cash for work (BNF receive cash after presenting finished phase of a certain work given)



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# Cash transfer Modalities used by RRC

- Cash in hand (especially for cash for work programs)
- Electronic cards; (REDrose), (disaster response)
- voucher fair;
- mobile money.



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# Areas of Intervention with cash Assistance

- Cash was used in both emergency and community resilience programs



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# CVA Implementation Strategy for NS

## CTW GROUP:

The national society has Cash Technical Working Group (CTWG) in place whose role is to oversee implementation of Cash based activities within NS



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# COORDINATION WITH MOVEMENT ACTORS

Represented in different forums of the movement example:-  
East Africa community of practice for CVA (CTWG)



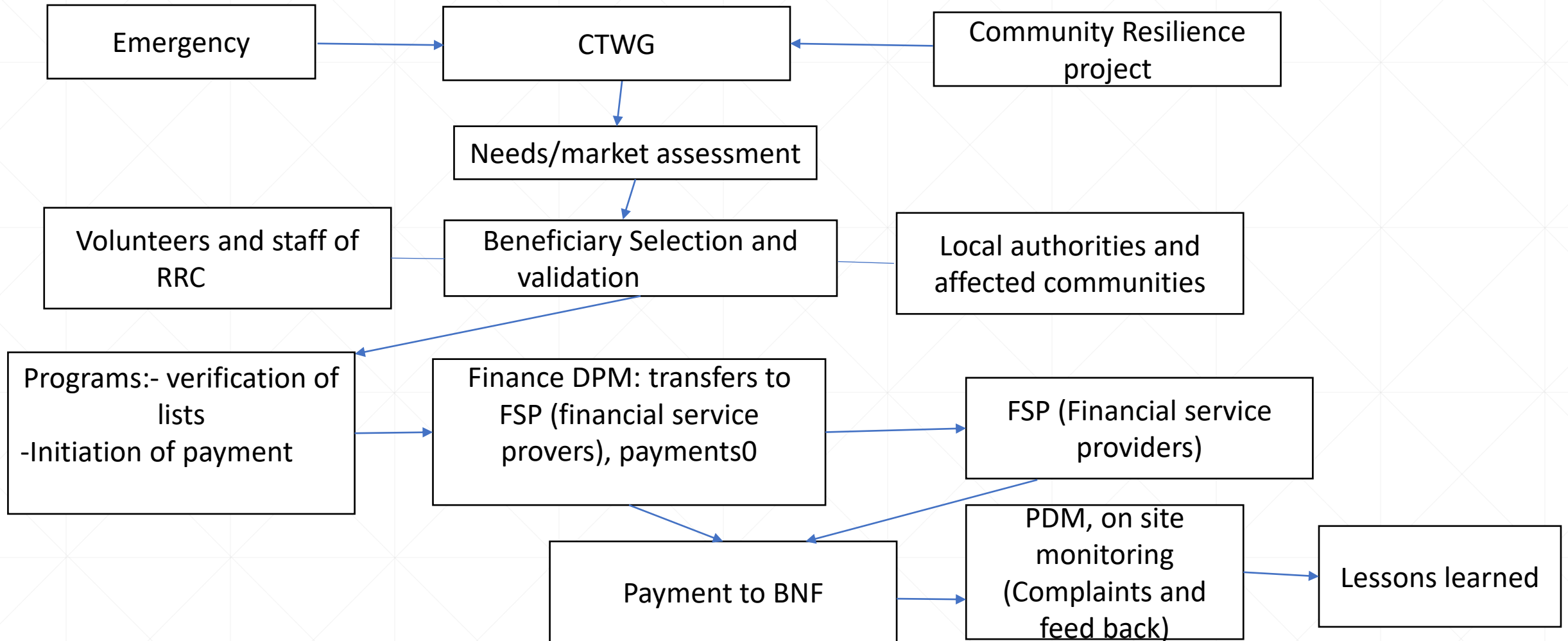
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# Response Process



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## Impact of COVID-19 – restrictions

- Cash transfer program has gained prominence in responses of Rwanda following the outbreak of the COVID-19 pandemic and lockdown, the Government of Rwanda and telecommunication companies encouraged mobile money usage in the country through removing transaction fees. This increased the usage of cashless program, this enabled continuation of program implementation even in the imposed restricted movements to field and workplaces.



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# CONT'

- The COVID 19 crisis and the lockdowns that followed had a big impact on the global economy and more particularly on the small merchants / business owners.
- As the majority of them had no source of income during the lockdown, some of them had to sell their productive asset in order to survive during the crisis and cannot resume their business now.
- Others resumed at a lower pace and are heavily indebted, preventing them to buy the commodities they need to fully resume their business.



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- In partnership between ICRC, RRCs and Gov't of Rwanda reached out to 4000 households of such groups.
- Due to COVID-19 Lock downs, Assessment of such cooperatives was done online.
- Trained volunteers to do assessment online (by calling members of association provided by the Rwanda Cooperative Agency and City of Kigali).
- Due to Donor requirements we could not give cash we chose Vouchers assistance.
- Selection of vendors was not an easy task



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# Redeeming of vouchers

- Most of the BNF were grouped in association/cooperatives so that they can funds which will can buy bigger machines pay and etc (tailoring machines, saloon equipment and etc).
- Others redeemed their vouchers individually and collected items they wanted from the suppliers/shops. (dry food, closes, shoes, livestock, gas, fruits, vegetables and etc) all for selling.



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# Challenges

- ❖ Identification & verification of beneficiaries during Covid-19 Pandemic.
- ❖ Some Beneficiaries don't have phones.
- ❖ Mindset of authorities on implementation of cash in relation to in-kind assistance.
- ❖ Miss use of cash received by some Beneficiaries (end up not reaching project targets) due to level of vulnerabilities and various needs of BNF.
- ❖ Limited number of Financial providers (MTN and Airtel) (telecommunication companies).
- ❖ Limited Knowledge on the new response in our beneficiaries (due to change of assistance modality)
- ❖ Some local Vendors not willing to receive vouchers. (as they are not used to the system of CVA)
- ❖ Remote assistance from REDrose application user



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# Lessons learned

- Detailed assessment should be participatory approach (including communities, local authorities, Beneficiaries)
- Engage all stakeholders of the project (provide all information), quantities of assistance and related information before distribution action.
- Sharing assessments with stakeholders for further clarifications from grass root level.
- Set up an effective feedback mechanism during and after project implantation (call center, volunteers on site etc...)
- Consider capacity building to our target stakeholders in cash response.



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# Cont'

- Detailed agreements with Financial service providers (FSPs) (not individual authorizing payments/transfers/validation.
- Joint PDM (RRCs, local authorities and volunteers)
- Considering lessons learned in previous projects.
- Consider assistance provided to be made in successive phases, to avoid total risks.



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Bring back **a smile** on the faces of people affected by COVID-19 pandemic...

...even behind **a mask!**



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# Thank you all



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**CASH AND VOUCHER ASSISTANCE IN RESPONSE TO THE COVID-19  
PANDEMIC IN TANZANIA**

**Presenters;**

**John Busungu (Deputy Secretary General)**

**Jonston Weston(Director of Organisational development)**



# Cash and Voucher Assistance for COVID-19 pandemic response in Tanzania Red Cross Society

## Presentation outline

- Overview of the project
- Key achievements
- Lessons learnt
- Other CVA activities of TRCS
- COVID-19 situation in Tanzania

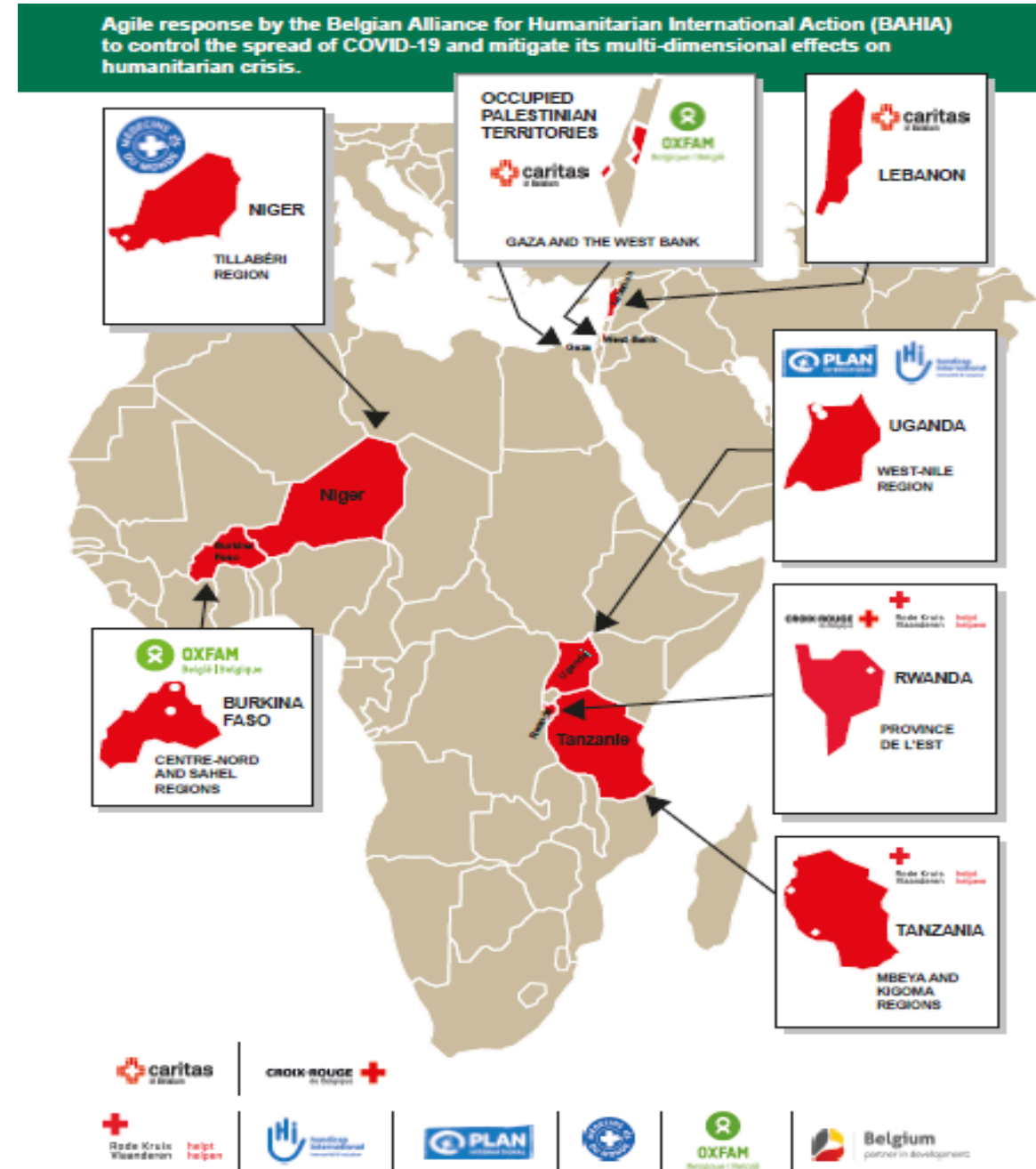
**Jonston Weston**, Head of Organization Development, Tanzania Red Cross Society

**John Busungu**, Deputy Secretary General, Tanzania Red Cross Society



## Overview of the project (Global)

- Tanzania is affected by COVID-19 just like any other country in the world.
- In response, TRCS and Belgian Red Cross Flanders conducted an assessment which led to the development of CVA project in February 2021 under the umbrella of BAHIA, with funding from the Belgian Government.
- The 'BAHIA' stands for **Belgian Alliance for Humanitarian International Action** and is implemented in 7 countries globally.
- The BAHIA project has 3 outcomes.
  1. Public health
  2. Food security, livelihoods and economic recovery
  3. Protection and social impact

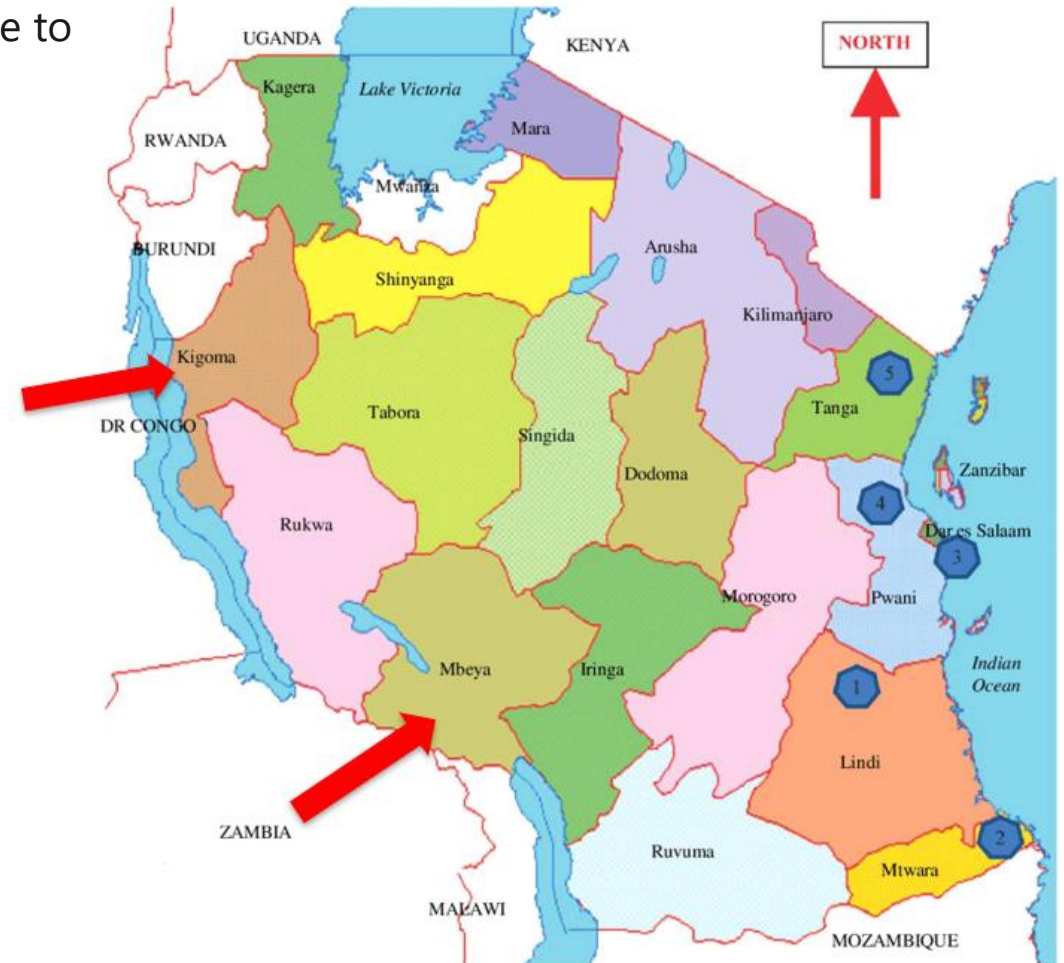


## Overview of the project (Tanzania)

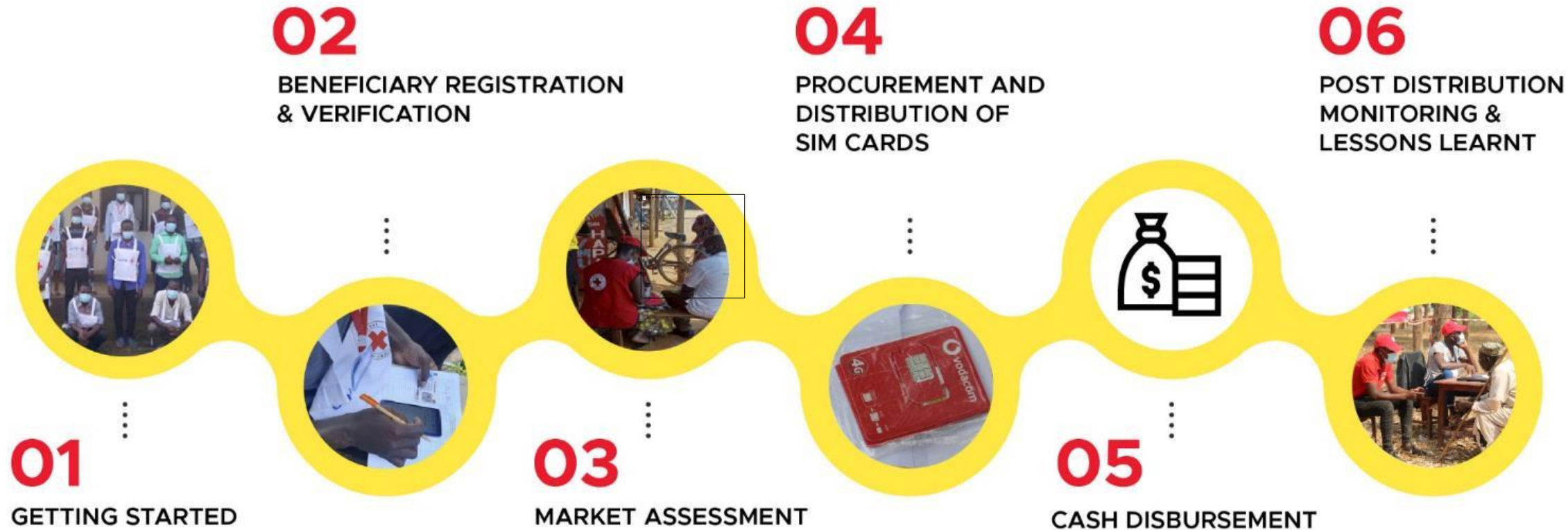
The BAHIA CVA project in Tanzania is anchored on **outcome 2 of COVID-19 BAHIA project** and aims to provide household with multi-purpose cash assistance to address their basic needs.

Implemented in.

- Kigoma region (Uvinza and Buhigwe districts)
- Mbeya region (Kyela district)



# CVA PROJECT TANZANIA **OVERVIEW**





## Key achievements

- **Target population:** 6212 households(31,060 people) affected by COVID -19

### Targeting criteria

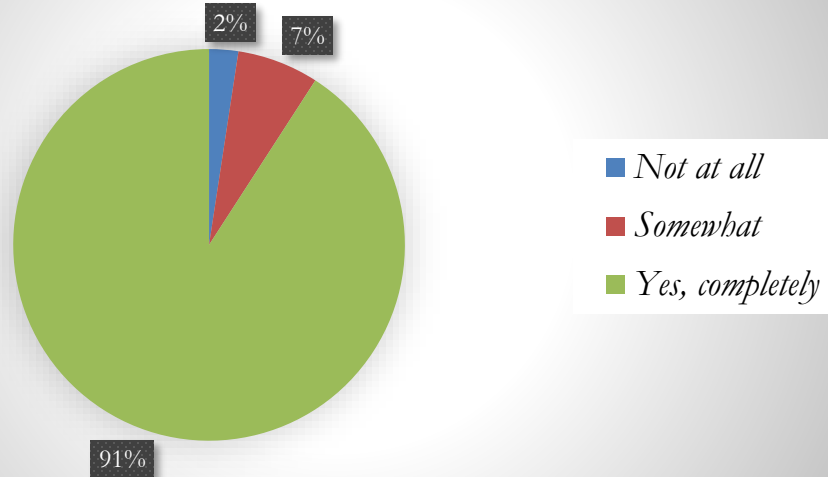
- Poor households highly exposed
  - Material vulnerability – level of income, type of habitat.
  - Social vulnerability(disability, malnourished children due to poverty, female headed households, unaccompanied children, elderly people etc.)
  - Not covered by other similar interventions.
- 
- **Transfer value:** one off TZS 85,000 (USD 37) per family
  - **Modality:** Unconditional cash transfers
  - **Delivery mechanism used:** Mobile money(prior to distributions, beneficiaries received sim cards – registered under TRCS name).



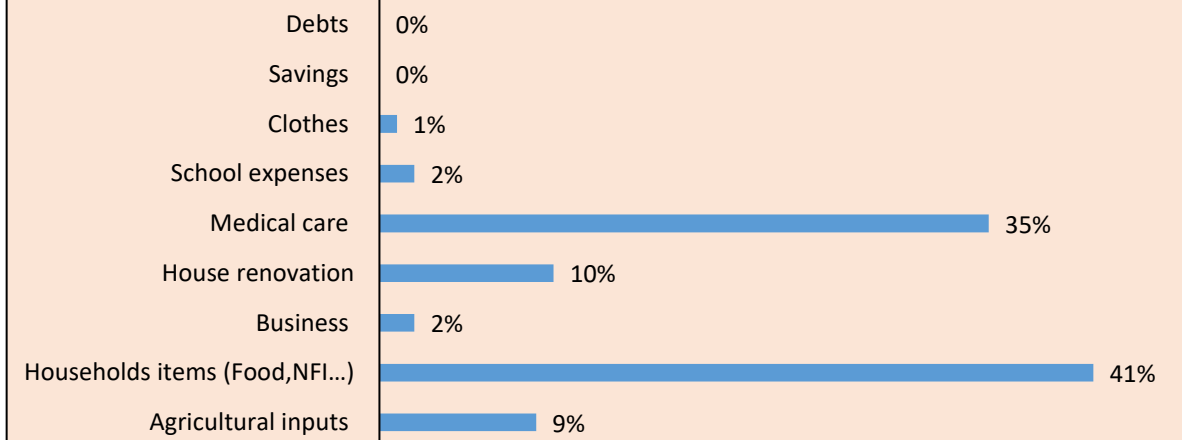


# Post Distribution Monitoring Findings

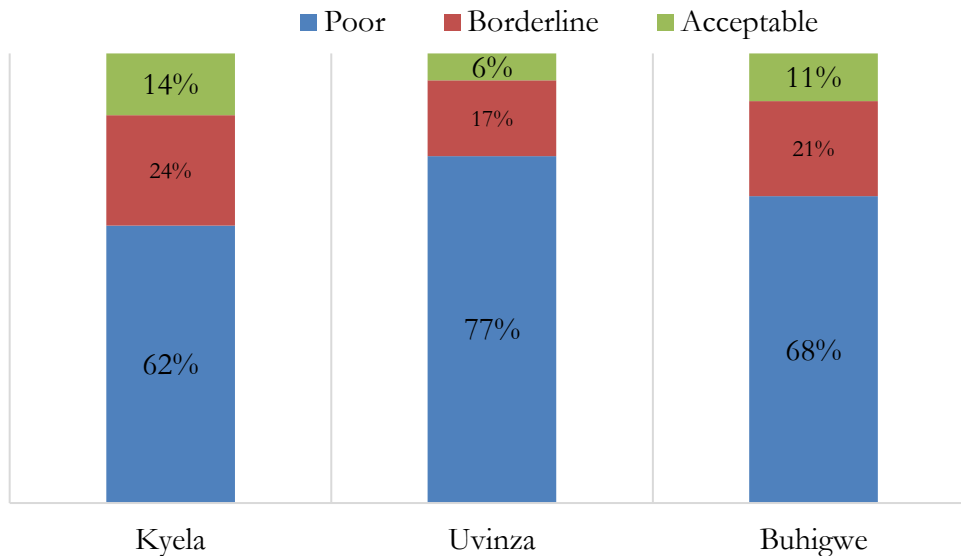
Beneficiary's Satisfaction of Cash Distribution Process



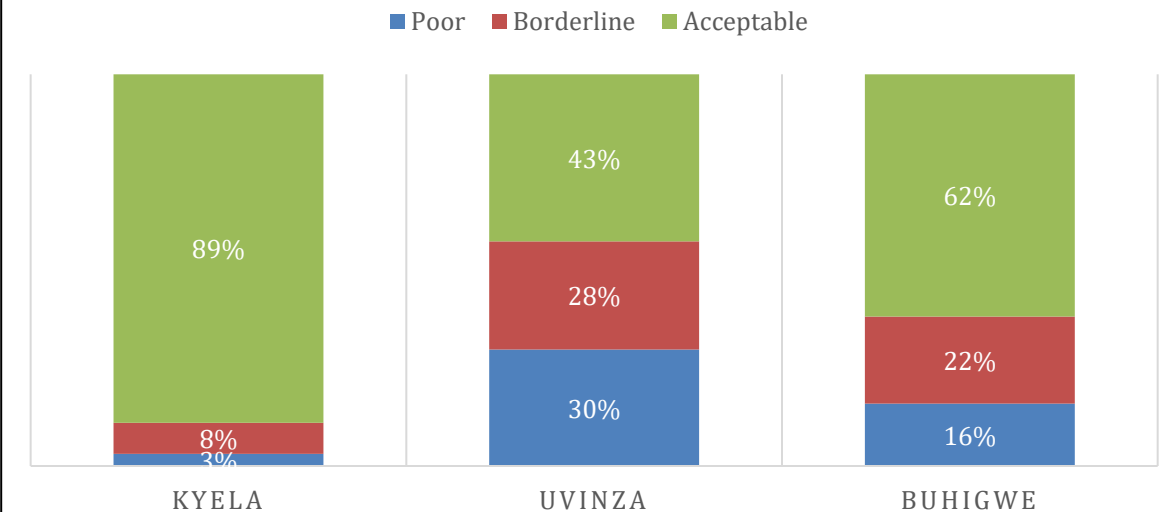
Households Priorities



FOOD CONSUMPTION SCORE BEFORE CASH DISTRIBUTION



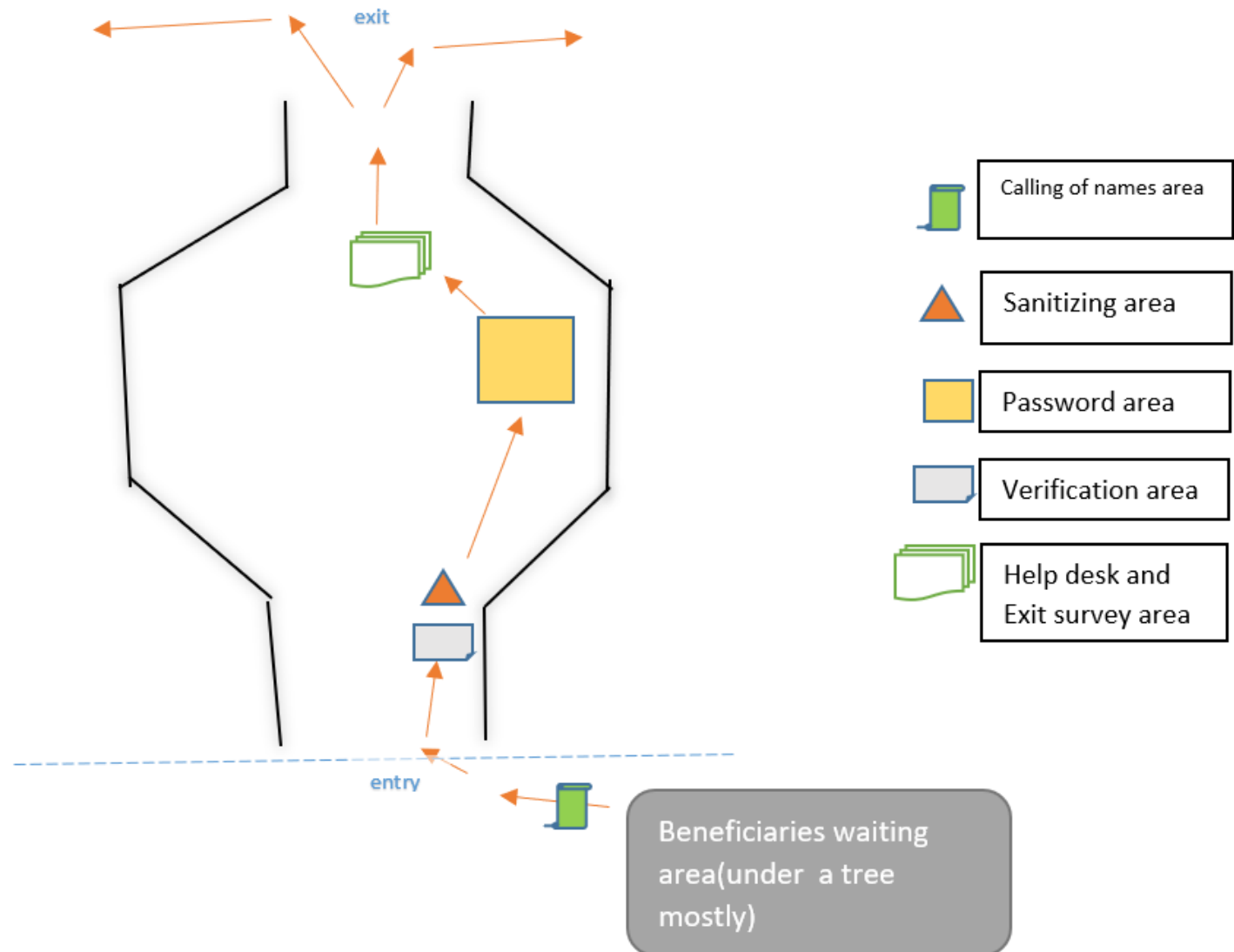
FOOD CONSUMPTION SCORE AFTER CASH DISTRIBUTION



# Adapting the sim card distributions and registration activities to the COVID-19 situation

## ***'The Distribution area'***

- Ensured physical distancing
- Sanitizers installed at the distribution area
- Staff and volunteers wearing masks
- Some beneficiaries wore masks.



## Lessons learnt

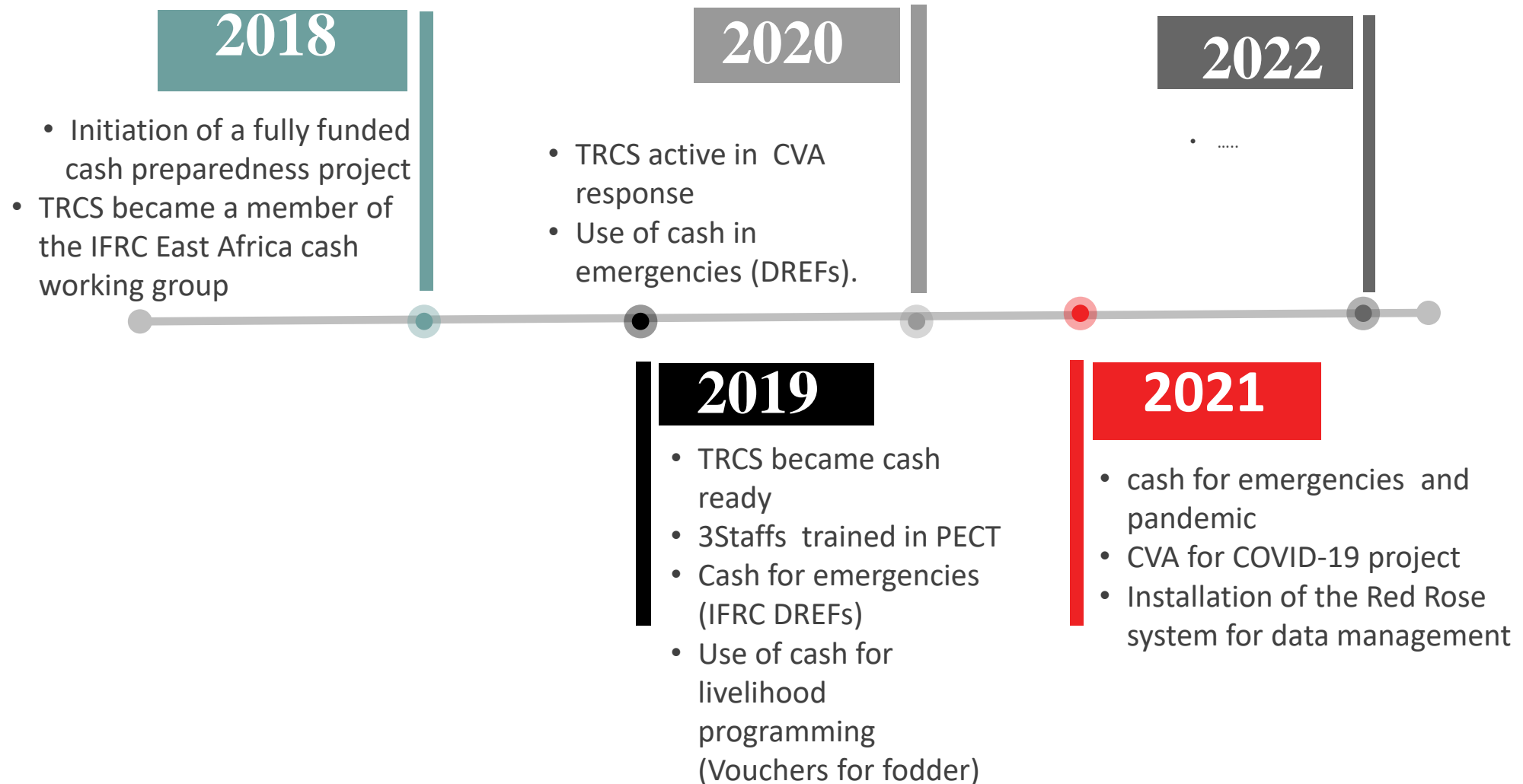
- Cash preparedness investment at TRCS were main drivers of success i.e
  - >The existing CEA mechanisms at TRCS (Toll free line and CEA focal points at the HQ)
  - >TRCS activated the pre-agreement with financial service providers.
  - >The existence of a TRCS cash technical working group and cash trained staff and volunteers
  - >Pre-existing CVA procedures and materials like SOPs
- Lengthy processes of enrolling beneficiaries could be cut through digitalization of cash distribution.
  - > To address this challenge British Red Cross and IFRC are supporting TRCS to install the red rose system for data management.
- Involving local government authority throughout the project is a strong enabling factor and helps tackle any unforeseen blockages.

## Let the pictures talk





## CVA activities at TRCS over the years





## Current COVID-19 situation in Tanzania

- By **3 December 2021**, there have been **26,270 confirmed cases** of COVID-19 with **730 deaths** and by **21<sup>st</sup> November 2021**, a total of **1,337,045 vaccine doses** have been administered (WHO)

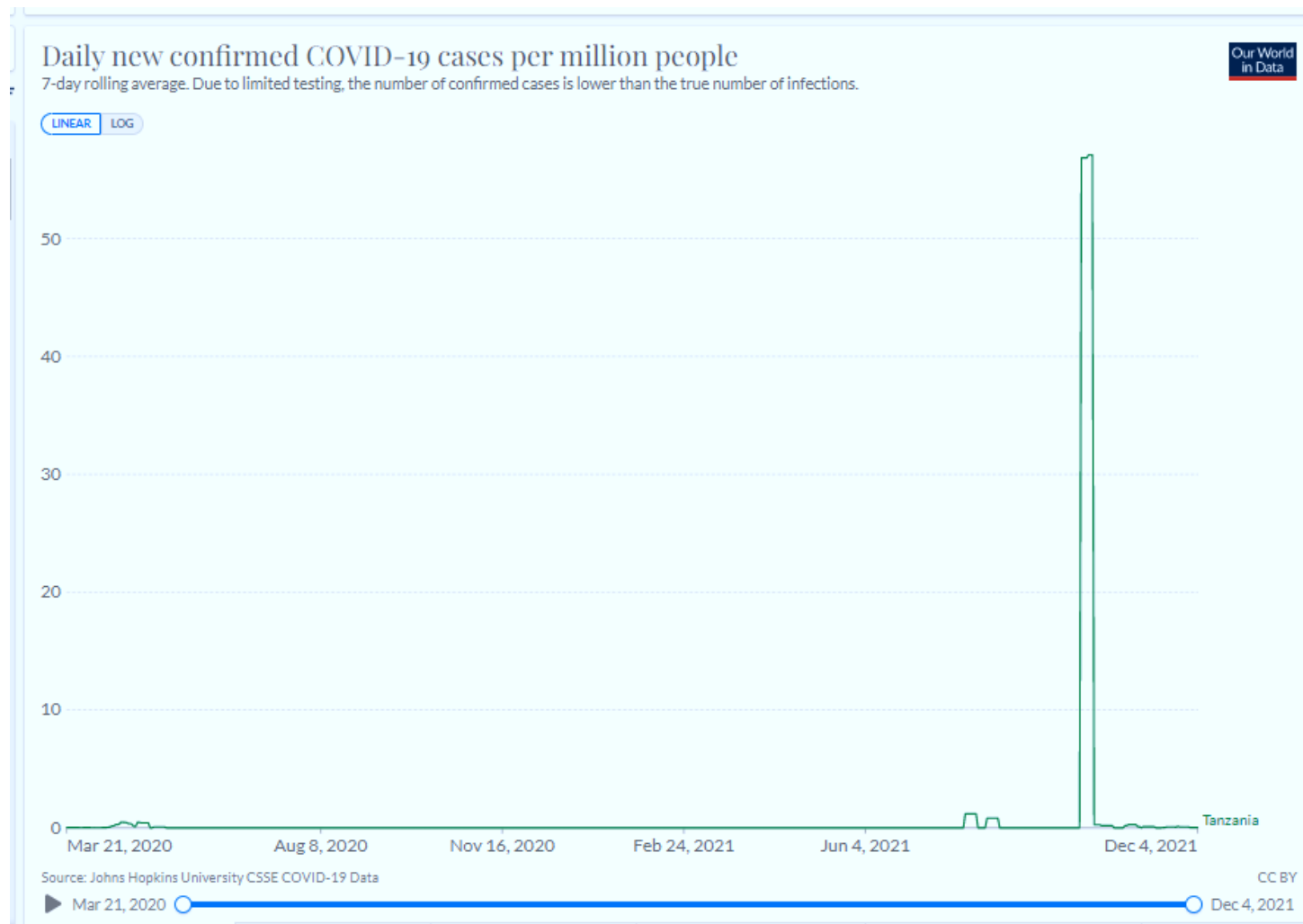


Figure 1: COVID-19 cases in Tanzania (source: <https://ourworldindata.org/>)

***THANK YOU FOR LISTENING!***



Q&A – please post questions in the chat

[stop sharing slides so panellist can be seen]

- **Fred Tumwebaze**, Head of Emergency Response and Recovery, Programmes, Rwanda Red Cross
- **Jonston Weston**, Head of Organization Development, Tanzania Red Cross Society
- **John Busungu**, Deputy Secretary General, Tanzania Red Cross Society
- **Leila Chepkemboi** Kibet, Project Manager/Country Representative – Tanzania, Belgian Red Cross Flanders.
- **Emma Delo**, Cash and Markets Technical Lead, Cash Hub
- **Stefania Imperia**, Knowledge Manager, Cash Hub Team
- **Cara Wilson**, CVA Programme Officer, Cash Hub Team