

**Questions and Answers** - Responses to questions raised in the Cash Hub Webinar on CVA and Digital Tools for Information Management held on the 17<sup>th</sup> November 2021 and those posted in the registration prior to the event

Questions list:

#### **510 – The Netherlands Red Cross**

1. [What is the difference between Red Rose and 510?](#)
2. [What was the mode of payments \[that you support NS with\] - cash in envelopes, card, mobile money? How have you been managing data sharing with external service providers, how are you addressing the data protection issues?](#)
3. [How do you maintain the databases of your beneficiaries, which you collect through Kobo ToolBox?](#)

#### **Botswana Red Cross COVID-19 Response Experience**

4. [How did you reach out to irregular migrants? Were they in camps or if not, how did you find them/did they find the Red Cross?](#)
5. [What was the value of the value voucher used? How do beneficiaries redeem the value voucher? Are there any challenges with the commodity market that the voucher is used for?](#)

#### **Netherlands Red Cross COVID-19 Response Experience**

6. [How did you identify undocumented people to ensure all targeted population was included in the program and that there was no duplication?](#)
7. [Did all of this involve Twilio? Like it is an app that allows you to bring all those platforms together?](#)
8. [Did you capture feedback within the Twilio platform?](#)
9. [Where there any cases of voucher or phone theft , is there a system or security measure to stop the voucher from being redeemed in the supermarket by the non designated beneficiary?](#)
10. [Please, explain further how you managed to reach all the beneficiaries successfully using the digital platform especially where there might be cases of a few people who can not use the android phones or the applications due to lack of knowledge or language difficulties?](#)
11. [Did u use one network provider?](#)
12. [Do you have specific pre-selected supermarkets for this project?](#)
13. [It is fantastic where digital and technology can help people to feel more dignified in collecting their assistance. However, what a shame the assistance is via vouchers which restricts people's choice and being able to use the assistance where they want.](#)

General

14. [What is key for selection of beneficiaries \(e.g. ID card for cash disbursement\) and how do you ensure transparency of the data analysis?](#)
15. [Where can I find more info on RedRose?](#)
16. [On the programme I am involved with, we have registered 200 HHs who meet our criteria and we only have the budget to disburse cash to 150 HHs how we will sensitize the remaining 50 HHs which make issue during our implementation?](#)
17. [Where is the helpdesk?](#)

Q	Question (ed. for clarity)	Response
	<b>510 – The Netherlands Red Cross</b>	<b>Lars Stevens, Coordinator Cash Information Management, 510 – The Netherlands Red Cross</b>
1	What is the difference between Red Rose and 510?	<p><a href="#">510 is a team from the Netherlands Red Cross</a>, we do all sorts of work which supports National Societies (NS) with digitizing Cash and Voucher Assistance (CVA).</p> <p>In some contexts that means we help with the implementation of <a href="#">RedRose</a>, which is an information management system. In other contexts, for various reasons (funding, digital familiarity, timelines etc), other information management systems may be a better fit for the NS. In those cases we can support with that.</p> <p>Feel free to reach out and have a conversation about digitizing your CVA programs. You can email us on <a href="mailto:Cash-im@redcross.nl">Cash-im@redcross.nl</a> or contact our WhatsApp Helpdesk on +31 6 13 99 92 46.</p> <p>You can find us on <a href="https://510.global">510.global</a>.</p>
2	What was the mode of payments [that you support NS with] - cash in envelopes, card, mobile money? How have you been managing data sharing with external service providers, how are you addressing the data protection issues?	<p>We support on projects predominantly with e-cash (mobile money and bank transfers).</p> <p>Data protection starts with minimising the data you collect to only that needed, we advise NS on this and develop registration forms accordingly where possible. We only prepare data-sets to be shared by the NS with FSP that has the minimum necessary to do the payments (for example an FSP does not need to know how many people are in a household even though we have that data). We store data in secure</p>

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

		<p>environments on shared MS Teams environments and encourage teams to not download and create local copies of this data but work online as much as possible.</p> <p>Data sharing was done in some cases through e-mail, this is not our preference but in some cases there is no choice. In other cases it was uploaded through portals provided by FSPs and lastly it was sent through our Application Programming Interface, <a href="#">API's directly into the systems of the FSP</a>.</p>
3	How do you maintain the databases of your beneficiaries, which you collect through Kobo ToolBox?	<p>It depends. The duration of the program, available funding, familiarity of people with specific tools etc. It should always be a choice based on what works for your context. We have experience with the following:</p> <ul style="list-style-type: none"> <li>○ Maintaining it in KoBo Toolbox, you can use the Data Table "Validation Column"</li> <li>○ Excel (95% of the times I would say), the main differences are to be found in where the Excel is stored (on your PC, in the cloud, memory drives)</li> <li>○ <a href="#">RedRose</a></li> <li>○ <a href="#">EspoCRM</a> (a case study describes more)</li> </ul>
	<b>Botswana Red Cross COVID-19 Response Experience</b>	<b>Joseph Onkemetse</b> , Disaster Management Coordinator, Botswana Red Cross
4	How did you reach out to irregular migrants? Were they in camps or if not, how did you find them/did they find the Red Cross?	<p>We speak predominately about those who are un-documented and who are mostly economic migrants, so they are not in camps. We first struggled to reach them as they were shy and anxious that visibility through accessing support with us could lead to visibility to the government authorities and the risk that they could be sent out of the country. So we had to utilise different methods to reach them, for instance we started to reach them through facebook and whatsapp groups (through key interlocuters), that are popular with migrant communities.</p>
5	What was the value of the value voucher used? How do beneficiaries redeem the value voucher? Are there any challenges with the commodity market that the voucher is used for?	<p>We had two set of vouchers 1. value voucher was BWP500.00 (approx. 45 USD) and commodity voucher was BWP850.00 (approx. 75 USD) and Multipurpose cash was BWP 650.00 (approx. 55 USD). BWP 1.00 = CHF0.08. We assisted now over 23 000 people covering over 4000 households.</p>

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

	<b>Netherlands Red Cross COVID-19 Response Experience</b>	<b>Melanie Miltenburg, Coordinator Direct Digital Aid for 510 – Netherlands Red Cross Lars Stevens, Coordinator Cash Information Management, 510 – The Netherlands Red Cross</b>
6	How did you identify undocumented people to ensure all targeted population was included in the program and that there was no duplication?	The helpdesk and referral web-application are available to everyone. The voucher assistance only to those undocumented migrants most in need. Partner organizations who are in direct contact with undocumented migrants, identify the people most in need, and share (with consent) their contact data (phone number) with the Netherlands Red Cross. Duplication is avoided in several ways. The 121 platform does not allow the import of the same phone number more than once. In addition, if someone would try to register with more than one phone number, this would be filtered out in the verification process with the partner organization.
7	Did all of this involve Twilio? Like it is an app that allows you to bring all those platforms together?	<a href="#">Twilio is a communications API</a> . You can instruct it to send WhatsApp messages, SMS, email. It was used for sending invitational SMS, informing people about the status of their application and to distribute the vouchers via WhatsApp. You can also see it in this <a href="#">case study</a>
8	Did you capture feedback within the Twilio platform?	Twilio allows you to capture feedback on whether your messages are received in case of WhatsApp or sent in case of SMS. There are more elaborate Twilio solutions that function as complete helpdesks. Feedback from recipients on the project we receive through the WhatsApp helpdesk, which is currently operated through OBI4wan. In addition, we collected feedback through digital surveys (Kobo) and personal interviews.
9	Where there any cases of voucher or phone theft, is there a system or security measure to stop the voucher from being redeemed in the supermarket by the non designated beneficiary?	Theoretically we could cancel an already issued voucher, but we have never done so for such a case. The reason is that this is not very likely to happen (phones do get lost or stolen, but then the new owner should still be able to access the phone and open the particular WhatsApp message) and if so, the amount of the voucher is very small. It is however important that the owner reports the case of the stolen/lost phone to us (through the WhatsApp helpdesk) so that we stop the voucher distribution to that number and change to the new phone/number instead. Also, if we see in our 121 platform that vouchers sent to a certain person are not being used at all, we know that this could be an indicator of a lost phone, and can stop the distribution to this number after clarifying with the person.

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

10	Please, explain further how you managed to reach all the beneficiaries successfully using the digital platform especially where there might be cases of a few people who can not use the android phones or the applications due to lack of knowledge or language difficulties?	<p>The interface of the app was designed with and for people (migrants) that are under stress. We offer registration in over 5 languages and included audio-messages in the interface.</p> <p>For people that do not have a SMART phone or are uncomfortable with the digital registration, we offer a weekly physical helpdesk at a central location, to register with a volunteer in person or collect a printed voucher. However, this option is not being used that much in the project.</p>
11	Did u use one network provider?	<p>Twilio sends messages to any phone number with any network operator in the Netherlands. You can see <a href="#">here whether Twilio is available</a> in your country context and at what conditions.</p> <p>The e-vouchers shared were not network provider related although they were sent as a picture through WhatsApp.</p>
12	Do you have specific pre-selected supermarkets for this project?	Yes, the voucher is currently valid in only one supermarket chain (though it is the biggest in NL). We are currently working on a voucher that can be accepted in more than one supermarket and also other types of shops (e.g. drugstores).
13	It is fantastic where digital and technology can help people to feel more dignified in collecting their assistance. However, what a shame the assistance is via vouchers which restricts people's choice and being able to use the assistance where they want.	<p>Netherlands Red Cross is continuously lobbying for more access and support for undocumented migrants, in some cases with success but also with pushback. For example, legislation means undocumented migrants cannot access a bank account and mobile money is not prevalent in this context. Physical cash was not an option in COVID times and has security risks and restricts ability to scale.</p> <p>What we do to provide more choice is to create a voucher that a person can spend in many stores, not just supermarkets. This is possible because the FSP we work with already has the technical infrastructure with many stores. We prioritised expanding the locations that the voucher could be redeemed based on the needs vocalized by the target community.</p>
	<b>General</b>	

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

14	<p>What is key for selection of beneficiaries (e.g. ID card for cash disbursement) and how do you ensure transparency of the data analysis?</p>	<p><b>Lars Stevens, Coordinator Cash Information Management, 510 – The Netherlands Red Cross</b></p> <p>First, through your community engagement activities the selection criteria should be clearly communicated to the communities to ensure transparency on how you make your selections.</p> <p>Second, these selection criteria you can embed in your registration forms and do some of the calculations automatically, we call this a scoring system. For example, if you have decided that all single headed households, people with disabilities and elderly should be included, you automatically give them a high score.</p> <p>Lastly, depending on the context, you can inform people that have been selected but also people that have not been selected. You can do this in a community setting or through SMS/e-mail/voicemessages (if context permits). If they have questions they can reach out to volunteers or through a hotline, and ask about this decision.</p> <p><b>David Dalgado, Cash and Markets Technical Advisor, Cash Hub</b></p> <p>Programmatic tools and guidance related to recipient selection can be found in the Cash and Emergencies Toolkit <a href="#">here</a>.</p> <p>With respect to the question on ID card needs. This will depend on your context and programmatic objectives and your programmes/institutions/donors appetite for risk. Wherever possible, minimise the ID needs so that you don't exclude the most vulnerable (e.g. undocumented migrants or the poorest who may not have formal ID). You can use other methods to verify someone is eligible, such as for instance, verification by a community committee of the recipient list or acceptance of referrals by other agencies working with the most vulnerable. That said, in a number of cases governments, donors and financial service provider regulators can have requirements related to anti-money laundering/terrorism legislation, that require specific ID to allow the disbursement of Cash, in these instances it may be necessary to find other ways to support these case loads who may not have the required ID. Where the limiting requirement relates to the requirements of the financial service provider this can require cash-in-envelope for these specific recipients for instance, while others are served through other transfer mechanisms.</p>
----	---	--

15	Where can I find more info on RedRose?	<p><b>David Dalgado, Cash and Markets Technical Advisor, Cash Hub</b>  <a href="https://cash-hub.org/resources/cash-technology/redrose/">https://cash-hub.org/resources/cash-technology/redrose/</a></p>
16	<p>On the programme I am involved with, we have registered 200 HHs who meet our criteria and we only have the budget to disburse cash to 150 HHs how we will sensitize the remaining 50 HHs which make issue during our implementation?</p>	<p><b>David Dalgado, Cash and Markets Technical Advisor, Cash Hub</b>                  Discussed offline with person who posed question. Suggested, involve community engagement and accountability colleagues. As appropriate, engage with community leadership and other community groups and explain problem. Communicate the issue with all those registered.</p> <p>There are then a few different options:</p> <ul style="list-style-type: none"> <li>- Pursue additional funding</li> <li>- Only were viable, refer to other agencies the remaining caseload that can't be supported under the budget</li> <li>- Work with community to mutually agree a score card system to allow ranking to take place (ideally with existing registration data).</li> <li>- Start process again, mutually agreeing with the community the criteria at the start for a score card system that allows a ranking and then undertake an assessment again specific to the agreed criteria.</li> </ul>
17	Where is the helpdesk?	<p><b>Stefania Imperia, Knowledge Manager, Cash Hub.</b>                  The helpdesk is accessible on the home page of the Cash Hub platform <a href="http://www.cash-hub.org">www.cash-hub.org</a></p>