

Questions and Answers - Responses to questions raised in the Cash Hub Webinar on Learning from COVID-19 held on the 8th December 2021 and those posted in the registration prior to the event.

Questions list:

Rwanda Red Cross Experience

1. [Which agencies coordinate with the Cash Technical Working Group referred to by Rwanda Red Cross?](#)
2. [Related to when cash is used in resilience programmes. How is the impact of providing cash on building resilience assessed? Are there resilience indicators that can identify the contribution of cash, and how is this information used?](#)
3. [Could you say how is Red Rose working in your national society?](#)

Tanzania Red Cross Experience

4. [You mentioned you had a FSP pre-agreement. How long did it take to start the distributions?](#)
5. [Given this is COVID-19 assistance can you explain the reasons behind monitoring food consumption scores through the PDM?](#)
6. [Can you share if you faced challenges in the programme and what mitigation measures did you implement?](#)
7. [About the CEA mechanism how do you respond to the beneficiaries who are illiterate or who could not use toll free hotlines or boxes. Is there a specific mechanism for them?](#)

Q	Question (ed. for clarity)	Response
	Rwanda Red Cross experience	
1	Which agencies coordinate with the Cash Technical Working Group referred to by Rwanda Red Cross?	Leila Chepkemboi Kibet , Project Manager/Country Representative –Tanzania, Belgian Red Cross Flanders The cash technical working group that Fred of Rwanda Red Cross Society is talking about is an internal cash technical working group that was formed at the start of their cash preparedness project in 2019. This group comprises staff and volunteers of the Rwanda Red Cross Society who meet frequently to discuss their ongoing cash based intervention activities, and drive cash preparedness within the national society.

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2	<p>Related to when cash is used in resilience programmes. How is the impact of providing cash on building resilience assessed? Are there resilience indicators that can identify the contribution of cash, and how is this information used?</p>	<p>Fred Tumwebaze, Head of Emergency Response and Recovery, Programmes, Rwanda Red Cross Using cash in resilience was mostly approved by beneficiaries in case of distributing livestock they chose cash because it allows them at a cheap cost and good quality to access livestock, also in constructions/repairs it helped hire or do works on their own and they saved some money to care for other needs in their homes.</p> <p>Emma Delo, Cash and Markets Technical Lead, Cash Hub, Global Cash is just a modality so how you would monitor resilience whether you give cash or goods or service support for resilience. You would really want to be understand (and monitor) more at the outcome level and not so much at the output level, and thinking about what difference has that assistance made to people’s resilience or capacity to cope, considering people’s coping mechanisms before, during and after the assistance. Also have people been able to get back to normal and be stronger than before the shock, and you would be looking more at measurements around well-being indicators here.</p> <p>Finally, just to add, that as Cash is just a modality, it is the same in other programming elements, in terms of unintended use of assistance it is the same as with other modalities (in-kind etc.) if the programme design, targeting, monitoring and feedback are strong then there is likelihood of significant unintended use (“misuse”) of assistance and a greater chance of that CVA contributing to resilience or at least their recovery if that is the objective for the programme.</p>
3	<p>Could you say how is Red Rose working in your national society?</p>	<p>Fred Tumwebaze, Head of Emergency Response and Recovery, Programmes, Rwanda Red Cross We had a remote training in February 2021 and learnt about RedRose, the application and how we can work with it. As part of learning how to use RedRose we had an agreement for a pilot. It supports different ways of transferring assistance and we tested a number of those systems. The first was sending cash through mobile money, since RedRose can interface with a financial service provider’s systems, so we can use RedRose to select the list of those who are to receive assistance (with all their details in the system) and then send the money and monitor that they have received the money. RedRose the company setup a specific skype group to allow us to get assistance, so we would drop them a question and they would respond.</p> <p>David Dalgado, Cash Hub team</p>

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		General information and a Cash Hub toolkit on RedRose can be found here .
	Tanzania Red Cross Experience	Jonston Weston , Head of Organization Development, Tanzania Red Cross Society
4.	You mentioned you had a FSP pre-agreement. How long did it take to start the distributions?	<p>In 2018 we identified a financial service provider (FSP) and setup a pre-agreement with them. This was setup with the intention to enable us to deliver CVA in future responses. Now during these responses, the agreement with Vodacom allowed us to access their sub-agreements which included M-Pesa a major mobile money transfer service.</p> <p>Identification of recipients was undertaken by the TRCS volunteers in cooperation with the local government. After the recipient selection and the cleaning of the data, Vodacom activated M-Pesa accounts which enabled us to put our money for each of the recipients into a specific M-Pesa account on a specific simcard (and associated password). This then allowed us to distribute the specific sim-card to the person to allow them to redeem the transfer.</p>
5.	Given this is COVID-19 assistance can you explain the reasons behind monitoring food consumption scores through the PDM?	One of the sectors significantly affected by COVID-19 in Tanzania was access to food. This was found from the assessment, and we wanted to address this as an objective in our multi-purpose cash, and so it was important for us to be able to determine the impact on food consumption, by assessing and monitoring prior to the intervention, during and after the intervention.
6	Can you share if you faced challenges in the programme and what mitigation measures did you implement?	<p>One of the challenges was implementing the activities in the middle of the pandemic, considering the size of the country and the remoteness of the target areas. Also some communities and households were very reluctant to leave their homes at all to be able to access assistance, they were very scared of contracting COVID-19. There were also areas that are hard to reach and there were some delays because of this.</p> <p>One of challenges related to involvement of the government and their thoughts around Cash. So we had to keep advocating to highlight the potential of using Cash to address needs, and because of government staff changes this would often have to happen multiple times.</p>

		<p>Sometimes if you are assisting many people in a village setting, with each household receiving USD37 equivalent, that is quite a lot of money going into that village. Therefore, we needed to work with the government to help inform vendors and service providers that there was going to be an increased in expenditure and demand on their services (and mitigate risks of inflation), and in some cases some suppliers were not ready.</p> <p>One challenge related to working with Vodacom, we were worried about not having adequate telecommunication service in some areas, and we asked Vodacom to activate and strengthen services in these areas. They also warned their vendors who would allow encashment of the mobile money, so that they were prepared for the increased transactions.</p>
7	<p>About the CEA mechanism, how do you respond to the beneficiaries who are illiterate or who could not use toll free hotlines or feedback boxes. Is there a specific mechanism for them?</p>	<p>Some of the recipients were elders or could not read, so some of the volunteers continued providing help to these households to ensure they could access their funds. There was also a hotline which allowed people to raise any problems and receive additional support to access the funds if they were illiterate but could phone. We put a range of posters up in the villages to help explain with pictures and words how to access the funds and the programme in general.</p> <p>We deployed a community level CEA helpdesk desk in the different communities we worked in, so that people could ask for help as needed. However, prior to this, we had a lot of engagement with community leaders and local government, and we had discussions with households (house to house, because we couldn't have community meetings because of COVID-19). Some people went direct or contacted direct the Helpdesk at HQ also.</p>