

INSIGHTS

OF A NATIONAL SOCIETY CVA FOCAL POINT

MOHANNAD KRAIDI

CVA TEAM LEADER

Mohannad is an experienced consultant who previously led the automation of the financial department at the Iraqi Red Crescent Society, implementing an ERP (x) system to streamline their processes. He currently serves as the cash focal point for the Iraqi Red Crescent Society, which initiated its cash distribution projects in 2019. In this role, he oversees the development and implementation of cash assistance programs, ensuring effective financial support to beneficiaries.

In this Q&A session, Mohannad shares his expertise and experiences, offering valuable perspectives on the design, implementation, and impact of CVA initiatives. His responses cover a range of topics, including program management, stakeholder coordination, and the latest trends in CVA.



WE WERE ABLE TO POSE SEVERAL QUESTIONS TO MOHANNAD TO GAIN A CLEARER UNDERSTANDING OF HIS RESPONSIBILITIES AS A CVA FOCAL POINT IN IRAQI RC.



1. What professional pathway have you followed to reach your current position? How do you feel your background has prepared you for this role?

I was appointed to this role through my volunteer work with the Iraqi Red Crescent, where I engaged in corporate resource development projects for the Finance Department. My background in banking has been instrumental in managing financial transactions effectively.

2- In your experience, what are the key considerations when deciding between cash and in-kind assistance? How do you determine which approach is more appropriate for a given context?

When selecting and designing cash assistance programs, it's essential to assess several key factors to ensure their effectiveness and sustainability:

1. Skilled and Well-Trained Staff:

- Ongoing capacity building, such as training in cash and voucher assistance (CVA), ensures staff remain adaptive to evolving program needs.

2. Market Functionality and Accessibility:

- Market assessments are crucial to verify the availability and stability of essential goods. This ensures cash recipients can access commodities without triggering inflation or shortages.

3. Partnership with Reliable Financial Service Providers (FSPs):

- Collaborating with trusted FSPs (e.g., banks, mobile money operators) ensures secure and timely cash disbursement. Assessing their coverage, compliance, and scalability is key.

3. How do you ensure that cash and voucher assistance programs are tailored to local needs, increasing ownership, accountability, and cost-effectiveness?

In the initial phase of the crisis, a needs assessment will be carried out to evaluate if cash assistance can adequately address people's basic needs. This assessment will also identify preferred channels for submitting opinions, inquiries, and complaints, as well as determine the most cost-effective method for delivering cash assistance.

4. Can you share an example of a successful integrated program? What factors contributed to its success, and what lessons did you learn from it?

At the end of March 2024, Duhok City experienced severe flooding that caused significant damage to homes. In response, the Iraqi Red Crescent delivered food parcels, relief materials, psychological support, mobile clinics, and cash assistance. Key factors that enabled the provision of cash assistance included the presence of trained staff, established Standard Operating Procedures (SOPs), effective assessment tools, and a reliable financial service provider. Lessons learned from this experience highlight the importance of engaging multiple financial service providers and accelerating project implementation.

5. What are the common risks faced by beneficiaries and financial service providers in mobile money transfers and cash distribution?

The most common risks associated with beneficiaries include locked mobile numbers, insufficient knowledge of how to use phone applications for money transfers, and crowding during cash distributions despite prior notifications. For financial service providers, the risks involve charging beneficiaries additional fees and issues related to cash liquidity and the availability of agents in all neighborhoods.

6. What strategies do you employ to support measuring the impact and efficiency of cash and voucher assistance programs?

Conduct monitoring visits throughout the project implementation phase to ensure adherence to established procedures and assess real-time progress. Perform comprehensive post-distribution monitoring (PDM) to evaluate the effectiveness and impact of the assistance provided. Additionally, organize and facilitate workshops to document success stories and extract valuable lessons learned, which will contribute to refining future interventions and enhancing overall project outcomes.

7. What do you enjoy most about your job? Moreover, what do you find most challenging in the role?

What I enjoy most about my job is engaging with all segments of society through the Kobo program. This direct interaction helps me understand their needs and challenges, making it rewarding to see how our initiatives positively impact their lives. Building relationships and fostering trust enhances our program's effectiveness and creates a sense of shared purpose.

The most challenging aspect is accurately identifying and reaching deserving beneficiaries. Barriers like limited access to technology, language differences, and varying awareness levels about our programs can complicate this process.

8. What are the main advocacy messages you use to support National Societies in engaging in CVA.

1- Conduct a Self-Assessment Workshop: I'll start by evaluating where we currently stand in terms of our cash and voucher assistance capabilities, identifying any gaps that we need to address to strengthen our efforts.

2- Establish a Cash Technical Working Group: I'll bring together a dedicated team to coordinate our initiatives, share best practices, and tackle any challenges we encounter in delivering cash assistance.

3- Develop Standard Operating Procedures (SOPs): By standardizing our processes, I'll ensure that we have a clear and efficient approach to delivering cash assistance, making sure it reaches those who need it most.

4- Enhance Staff Capacity: I'll focus on building the team's skills and knowledge, especially around the latest cash assistance methodologies and technologies, so that we can respond more effectively and confidently.

5- Sign Framework Agreements with Multiple Financial Service Providers: By partnering with various providers, I'll create more flexible and accessible options for our beneficiaries, ensuring they receive the support they need promptly.

6- Pilot a Cash Assistance Project: I'll test out our strategies with a pilot project, gathering feedback along the way so we can refine our processes and make any necessary adjustments before scaling up.

By taking these steps, I'm confident we can better meet the needs of our beneficiaries and provide the support they deserve.

9. If you could give one piece of advice to a fellow colleague working on CVA in the MENA region and beyond, what would that be?

If I could offer one piece of advice to a colleague working on Cash and Voucher Assistance (CVA) in the MENA region and beyond, it would be to establish a dedicated team focused on analyzing beneficiary data and verifying its accuracy. This is essential for maintaining data integrity, which is crucial for effective targeting and program success.

Additionally, participating in workshops with other national societies can be highly beneficial. These opportunities allow us to share challenges, exchange best practices, and learn from each other's experiences, ultimately strengthening our program strategies and fostering collaboration in the field.