

Questions and Answers - Responses to posted questions raised in the Cash Hub Webinar 06 May 2020

Summary of Question subjects:

1. Have you any market assessment information and guidance in the context of COVID19?
2. Constraints you are finding to implement Red Rose e-vouchers in Burkina Faso?
3. Can you provide details of fast track cash training for National Societies?
4. With social distancing, how has registration and verification of beneficiaries been undertaken?
5. Selection criteria especially for Urban communities?
6. How was the ICRC TipSheet useful in Gaza so far?, also what transfer mechanism?
7. How best to consider restoring livelihoods of people and support small and medium enterprises/ entrepreneurs?
8. Does anyone here have experience of planning to channel humanitarian cash via government social safety nets?

Q	Question (ed. for clarity)	Response
1	Have you any market assessment information related to COVID19 context? Can you provide any advice on undertaking market assessments in the COVID19 context?	<p>The Cash Learning Partnership (CaLP) live COVID19 and CVA guidance available here , provides some excellent guidance on this issue and is regularly updated. Guidance includes considering the following when assessing market functionality and access:</p> <p>“</p> <ul style="list-style-type: none"> • People may be less willing or less able to get to crowded markets in pandemic settings. Ensure CVA programmes will not contribute to increased transmission” • restrictions on both cross-border and internal movement have produced shortages of key commodities in many humanitarian crises... Affected commodities can include staple foods, hygiene items, fuel, and other items indispensable to vulnerable households. These issues have had corresponding effects on prices and therefore the cost of living in many countries” <p>This CALP guidance goes onto state that when collecting information on markets:</p> <p>“</p> <ul style="list-style-type: none"> • Collection of information may have to be done in a more remote way. • Leverage your networks, and gather information about important markets, using phones or other remote means, even on an informal basis

		<ul style="list-style-type: none"> • Gather existing market data from multiple relevant sources, determine data gaps and Identify opportunities for shared data gathering with other organizations.” <p>Alexandre Gachoud, Cash & Market Specialist, EcoSec Unit, ICRC, who wrote the ICRC Cash&Markets and COVID19 tipsheet webpage recommends using secondary data as much as possible, check what is available out there, a useful resource which is a REACH webpage which gives updates on ongoing research and assessments in various countries related to COVID19. This may give good context information on the impact of COVID19 disruption in particular for a number of countries. Also try to gather data on what is available on the market from local partners such as your financial service providers for example, and ask your NS staff and volunteers and your network of key informants. Do this first, and phone calls wherever possible, before visits to markets.</p> <p>Alex also highlights that the Global Food Security Cluster is currently drafting a short guidance document on market support interventions (food and market systems). It will be published later this week here: https://sites.google.com/view/fsc-covid19/home</p> <p>Markets in Crisis Dgroup can also provide great discussions and access to expertise and can be signed up to here - https://dgroups.org/dfid/mic . There have been some useful discussions regarding markets such as: https://dgroups.org/dfid/mic/discussions/gbn8qrs0 and https://dgroups.org/dfid/mic/discussions/zrtvq3hh</p>
2	<p>Question for Alex of ICRC: can you explain what are the constraints you are finding to implement Red Rose e-vouchers in Burkina Faso? You said that the implementation of e-vouchers was delayed.</p>	<p>On a previous visit to this programme at the end of February it was suggested that we use a value voucher rather than commodity voucher to help with the transition to red rose, particularly if a cash-back option was included.</p> <p>Due to travel bans we were not able to get experts into the ICRC delegation to help with the roll out and the capacity building around the RedRose e-voucher system. So we have had to change the planned way of working and undertake remote capacity building of the delegation which is far more limited in scope. However, to use the full potential of RedRose we need to get staff in to help with the rollout of the new system and also we need to get the plastic card printers, smart cards and the small printers (for the supplier to give a receipt on each transaction) to the programme, and hence the travel restrictions have caused disruption.</p>

<p>3</p>	<p>Can you explain what a fast track Cash training for National Societies looks like, who is responsible for it and how it can be undertaken?</p>	<p>There is a specific approach around fast-tracking national society preparedness. The Movements’ Cash Peer Working Group (CPWG) is a group of cash experts from across the Movement and it currently has a sub technical working group focused on cash preparedness. Cash preparedness is an ongoing National Society development initiative that aims to increase the state of preparedness by integrating cash into the organisation’s tools, systems, procedures and staff capacity, as well as for strengthening active leadership support for cash, coordination and communication.</p> <p>In these times and with the impact of COVID19, we know that NS will be looking at fast track cash preparedness in order to enable smooth, rapid and scalable cash delivery. The critical elements need to be in place which include: appointing a cash focal point in the NS, examining how roles and responsibilities in the NS around CVA programming are assigned, putting in place contracts or pre-agreements with financial service provider(s) and investing in information and data management. . Training and ensuring NS staff and volunteers have the right competencies and skills to design and implement the cash-based support is of course really important. The Movement already has a number of training pathways and training courses can be available online and face to face. It is likely that we will need to run more virtual training sessions to replace these face to face trainings in the COVID response.</p> <p>Resources that could be helpful:</p> <ul style="list-style-type: none"> - The updated Cash Competency Framework can be found here - Cash Hub has significant training resources and guidance on learning here: https://www.cash-hub.org/training-and-development/training-and-development/learning-resources
<p>4</p>	<p>General question: Due to COVID19, with the bigger impacts in the main cities where there is usually a mix of rich, medium rich, poor and extremely poor households. I want to learn how targeting has been done in other countries. But also with social</p>	<p>(Targeting is covered in the next question)</p> <p>Please see Cash Hub blog by Basile Rambaud, Cash and Markets Technical Adviser with the Cash Hub - “What is the role of CVA in the context of COVID19?” for some excellent concise introductory information.</p> <p>In relation to registration and verification it is recommended to undertake as much remote online or over the phone as possible. Recognising that with some, especially the elderly it may not be possible to undertake registration online.</p> <p>CALP live CVA and COVID19 guidance recommends:</p> <p>“</p> <ul style="list-style-type: none"> • Registration needs to consider issues of preventing crowding, queuing with sufficient distance between each person, or alternative methods. • Hand sanitizers or hand washing facilities must be made available before any contact between a person registering and a beneficiary; devices must be cleaned each time (e.g. fingerprint collector device). “

	<p>distancing, how has registration and verification of beneficiaries been undertaken?</p>	<p>During registration, verification and distribution, protocols for handwashing, social distancing and premises/equipment cleaning needs to be in place, using signs, tapes, appropriate site and continuous communication with communities to sensitise and ensure respect of protective measures, stagger activities over longer periods in order to avoid big gathering and congestion. Ensure preventative communication is embedded in activities related to hygiene practices and social distancing.</p> <p>For tips for managing distributions during COVID refer to this helpful tip sheet - https://www.livelihoodscentre.org/covid-19-and-livelihoods</p>
<p>5</p>	<p>Could you suggest to NSs the important beneficiary selection criteria especially for Urban communities?</p>	<p>The Cash Learning Partnership (CALP) live COVID19 and CVA guidance available here , provides some excellent guidance on this issue and is regularly updated. In relation to targeting the key guidance includes the following aspects to consider:</p> <p>“</p> <ul style="list-style-type: none"> • Current caseloads in humanitarian contexts likely to remain or be made more vulnerable by the economic situation (loss of casual labor opportunities, loss of income related to small businesses, etc) • In locations that are very crowded, urban settings or refugee camps, the most vulnerable are likely to fall ill to COVID-19 and have less access to healthcare and other types of support. • New caseloads might arise including: (1) those that were just above the poverty threshold that find themselves with a loss of income, and thereby start adopting negative coping mechanisms until falling in a situation of high vulnerability; (2) those that may be victims of consequences of the pandemic (civil unrest, etc). • Need to support those who can't afford to stay without income for a long time. • Reminder to Target based on need alone. Support to those already receiving assistance should be maintained and targeting should be based on impartial needs assessments across sectors. Disease status is not necessarily correlated with a need for cash and targeting on this basis may create stigma“ <p>As described, it is important that a specific Situation / Context and Needs Assessment is undertaken to support decisions concerning targeting and selection. Much of this information will need to be collected remotely from secondary data and phone calls.</p> <p>It is from this understanding of the context before the shock and the situation now as well as the needs, vulnerabilities, capacities and coping mechanisms that will help the programme team, in coordination with other national actors to consider who to target and how. You will need to consider geographical or location based targeting, afterwhich you will start to consider household or individual levels criteria and which targeting mechanisms will be best for the context. For more information on this process and some tips on how to ensure quality please do refer to the following guidance notes in the Cash in Emergencies Toolkit:</p>

		<p>https://www.cash-hub.org/-/media/cashhub-documents/guidance-and-tools/cash-in-emergency-toolkit/response-analysis/targeting/3-roadmap.docx https://www.cash-hub.org/-/media/cashhub-documents/guidance-and-tools/cash-in-emergency-toolkit/response-analysis/targeting/3_1_1-geographic-targeting-template.docx https://www.cash-hub.org/-/media/cashhub-documents/guidance-and-tools/cash-in-emergency-toolkit/response-analysis/targeting/3_2_1-targeting-criteria.docx https://www.cash-hub.org/-/media/cashhub-documents/guidance-and-tools/cash-in-emergency-toolkit/response-analysis/targeting/3_2_2-targeting-mechanism.docx</p> <p>When looking at individual and households criteria, it is common to consider sub-groups based on socio-economic vulnerability (such as: IDP/Migrants/Refugees, marginalised communities, persons with disabilities, elderly, those living with chronic health illness). The shock will have a worse impact on groups that were vulnerable pre-crisis. It is important to take a multisectoral approach looking at needs related to wash, health and shelter in particular but also importantly livelihood vulnerability and food security. Rural and urban populations will have different vulnerabilities and not suffer in the same proportion. It is expected that the urban poor population will becoming poorer and be more at risk at engaging in negative coping mechanisms.</p> <p>The Livelihoods Centre (https://www.livelihoodscentre.org/) can provide further guidance that could support adoption of a sustainable livelihoods framework approach or household-economy approach.</p>
6	<p>Question for Alex: How was the ICRC TipSheet useful in Gaza so far?, also what transfer mechanism will be used in the planned deliveries to vulnerable HH in Gaza (jointly with Min. of Labour or otherwise)?</p>	<p>Our colleagues in Gaza read the CVA tipsheet and took part in the consultation process: Alex then had a bilateral call with them to specifically discuss their planned interventions, including their collaboration with two ministries there. Over the counter distribution with a local bank branch is planned to be used, with some direct cash distributions for some affected and vulnerable groups residing far from the local branch.</p>

7	<p>After the emergency phase, CVA will target socio economic impacts of COVID19. This is about (among other things) restoring livelihood of people and support small and medium enterprises/ entrepreneurs. Any experience on "targeting" (vulnerable) entrepreneurs?</p>	<p>The Livelihoods Resource Centre helpdesk can be accessed here: https://www.livelihoodscentre.org/covid-19-help-desk And by emailing: covid19-livelihoods@cruzroja.es . The below response has been prepared by the Livelihoods Resource Centre an IFRC reference centre hosted by Spanish Red Cross.</p> <p>Please note that an elaborated response is available here https://www.livelihoodscentre.org/covid-19-resources And for receiving this by email it will be attached.</p> <p>There are some targeting methods, in this case we could set socio-economic based criteria, where households are targeted according to their socio-economic vulnerability, the impact of the crisis and also to their capacity to restart their income generation activity. It requires a good analysis around the different wealth groups characteristics in a given context.</p> <p>Also, if available in country, targeting could be aligned with (or based on) Integrated Social Registries.</p> <p>Vulnerability criteria <u>depends on the context</u>. First check vulnerability criteria from your NS, in case there is something already set.</p> <p>When addressing entrepreneurs with previous experience</p> <p>Selection criteria could be:</p> <ul style="list-style-type: none"> • Impact / vulnerability criteria, related to the business / income generation activity (IGA) <ul style="list-style-type: none"> - Business / IGA affected by the Covid crisis <ul style="list-style-type: none"> ○ Activities linked to the economic sectors most affected by Covid19 according to the context (tourism, daily labour, restaurants, etc.) ○ Impact on the economic activity (level: reduced 50%, 100% stopped) ○ Loss of assets, loss of stocks ○ Loss of clients due to Covid19 restrictions measures (level: reduced 50%, stopped) ○ Loss of jobs (other employees depending on the business / IGA), etc. - Entrepreneurs' capacity to recover by themselves (level: not able) - Are using (or have used) negative coping strategies (at business level) <ul style="list-style-type: none"> ○ Increase the level of debts ○ Have sold their assets, etc. • Impact / vulnerability criteria, related to the entrepreneur <ul style="list-style-type: none"> - Directly affected by covid crisis (case of death of a family member, death of the breadwinner, confined, etc.) - Ability to reach the survival and / or the economic security threshold - Use of negative coping strategies (individually or at HH level)
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<p>8</p>	<p>COVID19 response Does anyone here have experience of planning to channel humanitarian cash via government social safety nets?</p> <p>So to support/expand government social safety nets. Can you please describe the steps involved in organising the transfer of cash? From your organisation to the gov or FSP or to the mechanism the government uses?</p>	<p>The IFRC alongside UNICEF and DFID is currently leading a sub-group formed under the GB that aims to define, coordinate, and advocate for stronger links between humanitarian CVA and social protection, in both preparedness and response activities across the humanitarian sector.</p> <p>Among donors and humanitarian actors, there is broad recognition that the infrastructure of existing Social Protection programs can provide a ready-to-use system for transferring cash-based assistance. A variety of models exist to adapt and/or leverage social protection systems in order to enable them to be shock responsive. In contexts where Social Protection infrastructure is existent, building upon these systems during humanitarian cash-based operations can be advantageous in terms of timeliness and efforts to strengthen systems that can be used for more than just disaster response.</p> <p>When appropriate and under circumstance where its fundamental principles are not compromised, Red Cross Red Crescent National Societies, in their role as government auxiliaries are best placed to identify opportunities to leverage social protection system. As community based local response actors, Red Cross Red Crescent National Societies can provide the expertise needed (community engagement, targeting, registration, distribution, information management, financial service provider agreement, among others) to augment social protection systems for humanitarian assistance.</p> <p>One example is from the, British Virgin Islands (BVI) Red Cross (an overseas branch of British Red Cross) worked very closely with the Ministry of Health and Social Development (MoHSD) of the British Virgin Islands Government in response to Hurricane Irma and Maria in 2017, and a case study is available here. A joint cash platform was established including ADRA and CRS. MoHSD of BVI government was very central to this project from the inception of the project, and although cash programming was relatively new to BVI RC, given that the existing MoHSD social welfare programme utilised CVA already it was an entry point to advocate for more cash response in BVI with BVI RC playing a central role. Although funds did not pass through MoHSD but instead directly to the beneficiary household from the humanitarian agency funding, MoHSD played a key role with Social Workers assisting with verification and validation of beneficiary lists (the registration process was online and completed directly by those applying for funds).</p> <p>Refer to: www.socialprotection.org for resources related to this issue, and the following 2016 guideline from CaLP on Working With Cash Based Safety Nets in Humanitarian Contexts is particularly useful.</p>
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