

COMPILATION DES QUESTIONS ET REPONSES – WEBINAIRE 2
COUP DE PROJECTEUR SUR LE SAHEL ET L’AFRIQUE DU CENTRE : CONCEPTION ET MISE EN ŒUVRE
DES TRANSFERTS MONETAIRES DANS DES CONTEXTES DIFFICILES (FOCUS SUR L’AFRIQUE
CENTRALE)

1. **DCA** - Quels sont les taux de couvertures (ménages ciblés / ménages vulnérables) ?
Réponse : Nous travaillons avec un quota de 80% des ménages sélectionnés par village rural. La sélection communautaire identifie les plus vulnérables.
2. **DCA** - Pouvez-vous reformuler la logique du choix du voucher vs cash SVP ?
Réponse : Il n’y a pas de disponibilité d’espèce sur la ville de Ippy, et très difficile de trouver des fournisseurs pour délivrer le cash. Il n’y a pas de réseau téléphonique des 5km en dehors de la ville
3. **DCA** - Please how do you synchronize the POS and how do you reconcile the sales with the vendors?
Response: We collect the POS/tablets from the vendors and upload it online on the Red Rose platform. It tells us which beneficiary got which food.
4. **DCA**- Comment marche RedRose?
Réponse : Il y a plusieurs fonctionnalités, je vous invite à visiter leur site web <https://www.redrosecps.com/> Vous pouvez aussi les contacter directement : sales@redrosecps.com ou julissa@redrosecps.com
5. **DCA** - Quelles ont été les leçons apprises sur l’impact de votre intervention sur le marché ? Quelle est votre expérience dans l’implication des acteurs locaux des marchés dans le cadre de votre intervention ?
Réponse : L’implication des fournisseurs est critique afin que la quantité et la qualité soient bien présentes. Nous surveillons les évolutions du marché lors des PDM.
6. **DCA** - Besoin d’en savoir plus sur l’offline e-voucher ?
Réponse : Veuillez rentrer en contact avec RED rose sur leur page web.
7. **DCA** - Comment vous aviez sécurisé les bénéficiaires du projet dans les milieux insécurisés ?
Réponse : Nous avons travaillé en collaboration avec les autorités locales et nous avons rapproché les distributions au plus près d’eux.
8. **DCA** - Please can you clarify what was done to ensure that assistance was redeemed by the right beneficiaries? Did you have to cap HH (households) sizes? how to convert people to use not their assistance in the useless realizations for example the wedding?
Response: We didn’t cap HH sizes. We had a community committee at distribution points that were confirming the identity of the person / we also had pictures

9. **DCA** - Pourquoi ne pas recourir aux commerçants de la zone si après l'analyse du marché il ressort que la zone a une forte capacité d'absorption Cash au lieu de faire toujours appel aux institutions financières (Banque, Microfinance etc ?)
Réponse : Les commerçants n'ont pas de disponibilité en espèces.
10. **DCA** - with the decision-making, any cost analysis done for the use of RedRose in this project compared to other FSP?
Response: We have not done any cost analysis for the use of Red Rose. As it was a service contracted globally there was no cost implication for the country office.
11. **DCA** - For the e-voucher program, how did you manage the contracts with food vendors and manage logistics? Also, can you provide some information on how you standardized the quality of food items and prices for items?
Response: The contracts are handled by the logistics department. The price is fixed and includes delivery costs to the villages. Quality of food items has not been standardized so this is an area where we can probably get better thanks for this question.
12. **DCA** - Comment avez-vous évalué l'amélioration de la sécurité alimentaire lors du PDM?
Réponse : A travers les indicateurs SDAM, SCA et ISA (réduit)
13. **To all speakers** - Comment faites-vous pour gérer les inflations du marché ?
Réponse : Les prix sont fixes avec les fournisseurs dès le début du projet.
14. **BM** - Qu'est-ce que vous entendez par démobiliser ?
Réponse : Les anciens ex combattants.
15. **BM** - Quel niveau de couverture ? pour les PF
Réponse : La couverture concerne les zones d'intervention du programme : Nord-kivu, Sud-kivu, Ituri, Nord-ubangui, Sud-ubangui, Kassaï central
16. **BM** - Dans la province du Nord Kivu, quel impact de l'intervention que vous aviez observé chez les habitants de cette zone qui ont tendance de refuser les aides humanitaires ?
Réponse : Pour le moment, le PDM n'est pas encore réalisé et l'intervention continue
17. **BM** - Have you faced liquidity challenges with the bank i.e., availability of cash from the bank?
Response: Before each distribution, the number of beneficiaries to be served and the amount available are shared with the bank. And meetings are made with the bank before each distribution.
18. **BM** - Comment faire en cas de panne d'internet pour la distribution vue que vous travaillez avec un serveur ?
Réponse : On utilise un routeur pour le serveur installé sur les sites de distribution. Le serveur utilisé sur les sites est offline. Une fois connecté, les données sont synchronisées sur le serveur principal.
19. **BM** - Quels défis majeurs avez-vous rencontré dans le cadre de la protection des bénéficiaires dans les TM ?
Réponse : C'est surtout, garantir la sécurité permanente de certains bénéficiaires (qui se trouvent dans des villages inaccessibles par véhicule) sur le trajet des sites de distributions. Il y a aussi la protection des ayants droits des bénéficiaires décédés. Ils sont parfois victimes d'escroquerie par des chefs de village ou des membres de leurs familles.

- 20. BM** - Quelles sont ces stratégies dont vous parlez pour retrouver les bénéficiaires de distribution en distribution dans les zones compliquées ?
Réponse : Il y a d'abord la carte de bénéficiaires qui est à code barre et chacun de ces bénéficiaires à un code unique national sur le serveur. Sur chaque carte de bénéficiaires se trouve le numéro vert gratuit du Programme. Les bénéficiaires peuvent être joint sur leurs numéros ou un numéro d'un parent.
- 21. BM** - Comment vous gérez la question de l'inflation dans la zone d'intervention du projet ?
Réponse : A travers le suivi des prix sur les marchés des zones d'intervention.
- 22. BM** - Comment ils font les PDM (Post Distribution Monitoring) dans les zones à forte insécurité ?
Réponse : Les PDM sont faites de la même manière en associant les autorités administratives, coutumières et religieuses dans les aspects sécuritaires. Les descentes sur terrain se font en fonction de l'évolution sécuritaire. Les équipes terrains respectent les heures sécuritaires transmises par les autorités coutumières.
- 23. BM** - Faites-vous une évaluation de marché qui tient compte de l'évolution du marché local ?
Réponse : Exact
- 24. BM** - My worry is that in a certain location in DRC, after we actioned Biometric registrations of the entire HH, the caseload dropped by over 10% (meaning these are very likely to have been inflated HHs during profiling)
Response: That is why we have put in place a whole process of validation of the lists of beneficiaries. When processing data, all parameters are considered to check and detect fraud, duplicates.... Checks of face, geographical coordinates (when targeting), name, hours, ... The picture of beneficiaries has been codified so that no picture can be accepted via gallery or others, except direct picture taken of the beneficiary. Also, the team that did targeting in village A will not validate the lists in the same village
- 25. BM**- pouvez-vous nous expliquer en bref comment fonctionne le système de contrôle de paiement à distance ?
Réponse : Le système de paiement est géré d'abord par des serveurs offlines qui sont utilisés sur les sites de paiement. Ces serveurs sont connectés par un réseau local qui est créé pour le travail. Ces serveurs peuvent fonctionner aussi avec internet. Une fois connecté, les informations sont synchronisées sur le serveur national.
- 26. BM** - Sachant que le cash est sensible et signalant à tout le monde quelles stratégies allez-vous utiliser pour que les autorités locales puissent vous garantir un accompagnement total surtout qu'elles souvent ne sont pas prises en compte comme bénéficiaire direct ?
Réponse : Les autorités locales sont impliquées dans tout le processus de mise en œuvre. A part le Cash, d'autres activités sont mises en œuvre dans les mêmes villages (infrastructures). Un autre point fort est les activités terrains sont mises en œuvre par l'Etat congolais.
- 27. BM** - Quelles sont les difficultés rencontrées lors de l'assistance en cash
Réponse : L'insécurité qui a retardé les activités dans certaines zones. Les tentatives de fraudes.
- 28. BM** - Quelles sont les mesures d'accompagnement du Cash pour les bénéficiaires
Réponse : Les formations sur les AGR (activités génératrices de revenus), les sensibilisations, Les Associations Villageoises d'Epargne et de Crédit (AVEC).

29. **BM** - merci de donner plus d'éclaircissements sur la forte implication des autorités administratives dans le choix de sites de distribution.
Réponse : Les sites de distribution sont choisis en collaboration avec les autorités. Chaque site proposé par les communautés doit faire l'objet de validation par les autorités et le PSF aussi.
30. **BM** - Please do all areas in DR Congo have banks? if not how are you able to make cash to reach out to the beneficiary in such areas?
Réponse : All provinces of intervention of the program have banks.
31. **BM** - E-cash, do you confirm all beneficiaries have a bank account?
Response: Not all beneficiaries have a bank account currently. The bank ensures the distribution of cash to beneficiaries at the village level.
32. **DRC** - Est-ce-que Red Rose n'est pas liée à la connexion ?
Response: You can get some answers following this link <https://www.redrosecps.com/>
33. **DRC** - How much time it takes from beneficiary registration till cash delivery?
Response: We plan for about a month so that we register beneficiaries, verify them, activate the RedRose cards and issue them to beneficiaries after which cash can be delivered. However, to have ample time for all these processes, one may need to plan for 2 months.
34. **DRC** – Can you please explain how the e-cash transfer mechanism works in practice?
Response: The beneficiary profiling form is designed by MEAL and validated by the programs team. The selection of beneficiaries is done through scoring methodology after a blanket assessment supervise by the programs team with the support of the MEAL team. Once the final beneficiaries are selected, the MEAL team print the verification list and share with the programs team. After the physical verification of the beneficiaries, the MEAL team upload the verified database in the RedRose platform where the beneficiaries' smart cards are activated and distributed by the MEAL team as well as the distribution list which is shared with the programs team. After these steps, the programs team can plan for the distribution. Two methods are used: the payment through individual bank account and the direct distribution in the field where the FSP debits the beneficiaries' smart cards. RedRose can monitor all the audit trails and provide real-time reports for all the transactions.
35. **DRC** - Are those rural areas having weekly markets or permanent daily market? And are the vendors stable in the markets or leave the urban areas to the market and back to the urban areas at the end of the day of sales?
Response: In our target areas there have been permanent markets but, in some areas, the already existing markets are complemented by weekly markets too.
36. **DRC** - On the e-voucher program with Red Rose. How did you select and manage the contracts with different vendors and manage the logistics to ensure availability of food items? Also, can you please mention how you standardized the quality of food items covered by the programme and fix the prices with different vendors?
Response: The contracting was done through a competitive process looking at price but also the capacity to scale up and serve the beneficiaries. Also, the capacity for the suppliers to organize markets closer to the beneficiaries in the rural areas. Prices were fixed as per the contracts signed. Quality can vary, you are right, and we have not worked too much on this angle so this will be something to develop more.

37. DRC – Do you use any machines/equipment in the shops?
Response: For our e-cash transfers, we don't use any machines. We only use Smart card (which is owned by the beneficiary HH) and a phone that is used by UBA Bank to debit the cash before it is paid. For the payment through bank accounts, the beneficiary is free to get their money from anywhere there is a POS machine.

38. DRC - How did you ensure that the elderly and persons not very literate were able to use the digital payment solutions (Automated Teller Machine /ATM, Telephone)?
Response: For now, all the people who have been paid through their individual bank accounts already had bank accounts. This means that we did not encounter any beneficiary with such issues.

39. DRC – What mechanism have you put in place to deliver cash in hard-to-reach areas where there is no mobile network?
Response: The RedRose has an offline biometric system which includes picture verification such that even in locations without mobile network, UBA Bank can still carry out the distributions. Once you get to place with network, you then synchronize the phones.

40. DRC – Are there enough cash machines for the withdrawing of the cash?
Response: Wherever we conducted payment through individual bank account, the ATM (automated teller machine) and POS (point of sale) are readily available. Prior to conducting the distribution, we conduct an assessment and map out all the ATM and POS just to make sure that they are available and close to the beneficiaries.

41. DRC – The households' recipients of the cash transfer assistance are in urban or rural areas? What agreements do you have with banks regarding taxes?
Response: Our beneficiaries are in both rural and urban areas and UBA Bank goes to their respective communities to distribute the monthly assistance. For the beneficiaries paid through their bank accounts, the beneficiaries are in Urban areas where there is ready access to ATMs and POS (Point of sale) machines.

42. DRC - Did you action biometric registration of all HH members or just the principal recipients?
Response: We only register the principal beneficiary and the proxy.

43. DRC - Can you share lessons learnt from cash assistance programme in Nigeria?
Response:

- At the beginning of the intervention (one or two month after the distribution) the cash assistance doesn't have a significant impact since most of the beneficiaries can't meet their food need when considering the food security indicators (FCS, rCSI, HHS). The assistance is effective after 03 or 04 months. The main reason is that the beneficiaries use the cash to purchase many items which reduce the fund allocated for food. Among the other expenditure, DRC can mention, healthcare, hygiene items and debt.
- The assistance can result in some GBV issues and mostly domestic violence and early force marriage.
- To mitigate the fraud, there should be a clear segregation of duties of all parties involved. For example, the programs team should not have access to the RedRose platform except for the Manager who oversees the process. A specific staff is responsible for managing the RedRose platform.
- Enough time should be allocated to the cash assistance planning process - about 03 months, lest you can experience a lot of challenges like duplication of beneficiaries.

- The assistance should be at least 06 months

44. **DRC** – What kind of biometric registration do you do?

Response: We initially used to do biometric registration (fingerprints) for beneficiaries but have now stopped it for two major challenges: 1. When the primary beneficiary isn't available, a proxy HH member fingerprint must be added before they'll be able to redeem. 2. Sometimes faded thumbprints due to aging, or as a result of manual labor, ailment or disability will be challenging during registration and redemption. Now, we only use the picture and a PIN.

45. **DRC** - I would like to know what challenges you have faced when implementing cash using the biometric?

Response: 1. When the primary beneficiary isn't available, a proxy HH member fingerprint must be added before they'll be able to redeem. 2. Sometimes faded thumbprints due to aging, or as a result of manual labor, ailment or disability will be challenging during registration and redemption.

46. **DRC** - Please how do you link the RR (RedRose) platform with the Bank system as beneficiaries are paid via the bank?

Response: RedRose handles this since they manage the data management of the entire CVA activities. It is also RedRose that sub-contracted UBA Bank as the Financial Service Provider.

47. **DRC** - Have you encountered the situation where you needed to register the beneficiaries who didn't have identity cards in the bank? if yes, how have you managed this situation?

Response: This is quite common in humanitarian contexts, unfortunately. There are a few options:

- 1) see if there is room to negotiate with banks for alternative IDs
- 2) advocate to government to endorse other types of ID to meet KYC requirements
- 3) use a Know Your Business (not KYC) approach where the humanitarian organization guarantees the diligence with the bank and the ID of recipients are not directly shared with the bank/FSP.

48. **DRC** - how did you manage the beneficiaries' pictures to protect their data?

Response: The profiling is done with RedRose app which is a very secure platform. There is also a data protection and sharing policy in place.

49. **DRC** - Bank charges during withdrawal of assistance so instead of considering a small top-up to HHs is it possible for DRC to provide financial service provider commission charges fees since this will mitigate bank to do charges for cash transfer recipients during withdrawal period? In Somalia's case, we have a framework agreement with the local FSP and an agreed % commission against total amount transferred to target project HHs.

Response: For the normal e-cash, we have a FWA with the FSP and the beneficiary is not charged. Since payment through the bank was done as a pilot, we have made recommendations that if it should be scaled-up, we need to add the top-up or better still negotiate with the bank to remove the charges and they are completely borne by the FSP.

50. **DRC** - How do target communities contribute to the effectiveness of DRC cash programmes?

Response: Because the communities cannot be at times accessed due to insecurity, the community members serve as our eyes on the ground. Quite often, they have informed our team that the security situation is not good we need to postpone or leave the community earlier than planned. We have bridges break down and they have worked tirelessly to make sure that it is repaired.

- 51. DRC** - Is the cash accessed via an electronic card or accessed via a code?
Response: The assistance is done with electronic card with PIN.
- 52. A tous les intervenants / To all speakers** – What major challenges have you faced regarding the protection of beneficiaries within the cash transfer program?
Response: There was pressure from Government authorities to demanding that all agencies doing cash programming share with them data about the beneficiaries. Through the INGO forum and other platforms, a lot of advocacies was done, and the idea was dropped by the Government.
- 53. A tous les intervenants / To all speakers** – How do you manage the price inflation of the supply, inflation that is at the same time cross-border?
Response: We conduct price monitoring exercises in the market within or close to our communities of intervention monthly. When the prices are found be changing significantly from the plans, through the Food Security Sector, they are discussed and if need be, the Minimum Food Expenditure Basket is adjusted to cater for the inflation.
- 54. A tous les intervenants / To all speakers** – Do you do an evaluation with the community to gather their feedback on the intervention?
Response: We regularly conduct PDMs to get feedback our interventions. This helps us gauge the level of satisfaction of our interventions and also identify areas that need improvement.
- 55. A tous les intervenants/ To all speakers** - Quels défis majeurs avez-vous rencontre dans le cadre de la Protection des bénéficiaires dans les TM ?
Réponse : Je pense qu'il y en a deux. Être sûr dans un premier temps que les bénéficiaires choisies sont ceux qui sont les plus vulnérables, et que les mécanismes d'exclusion traditionnels ne soient pas transférés sur notre sélection. Le deuxième est lors du retour chez soi et du transport des denrées. Dans les deux cas nous avons mis en place des mesures pour atténuer les risques.
- 56. A tous les intervenants /To all speakers** - With any of the programmes, is there a mechanism in place to help 'port' the registration - so people can accept and receive money in case of new displacement of those registered to new areas?
Response : This is not possible with the e-voucher project
- 57. A tous les intervenants** - Comment les différentes expériences partagées arrivent à gérer l'inflation des prix dans des marchés d'approvisionnements qui sont en même temps transfrontaliers ?
Réponse : Il est nécessaire de faire des analyses régulières des marchés pour s'assurer de la flambée des prix.
- 58. A tous les intervenants / To all speakers** - Faites-vous une évaluation auprès de la communauté non bénéficiaires pour recueillir leur point de vue sur l'impact de l'intervention ?
Réponse : Non
- 59. A tous les intervenants / To all speakers** – Comment faire pour pérenniser l'impact du programme ?/ How do you make sure the impact of the Project is sustainable?
Response 1: The outcomes of the project are monitored through the following food security indicators: FCS, rCSI and HHS. Where funds permit, the food assistance is also implemented alongside other livelihoods and financial inclusion interventions. This prepares the beneficiaries

to be weaned off food assistance into recovery interventions which can eventually lead to self-reliance.

Réponse 2: Le programme n'a pas de vocation à durer car c'est une réponse d'urgence. Néanmoins, il est possible de trouver des activités qui vont multiplier l'effet du cash comme la mise en place des associations de prêts etc.

Réponse 3 : Il faut une appropriation des acquis par les communautés

60. A tous les intervenants / To all speakers - Comment faites-vous pour gérer les inflations du marché ?

Réponse : A travers un suivi des prix sur les marchés des zones intervention. Avoir des marchés témoins pour s'assurer, en cas d'inflation, si la source vient de l'intervention.