

International Federation of Red Cross
and Red Crescent Societies (IFRC)
Regional Office for Europe (ROE) and
Albanian Red Cross

Albania: Earthquake Emergency
Appeal Operation (MDRAL008)

Cash and Voucher Assistance Programme -
Lessons Learnt Report

List of acronyms

ARC	Albanian Red Cross
DS	Damage status
CVA	Cash and Voucher Assistance
FSP	Financial Service Provider
GOA	Government of Albania
HH	Household
HQ	Headquarters
IFRC	International Federation of Red Cross and Red Crescent Societies
PDM	Post-distribution Monitoring
PDNA	Post-disaster Needs Assessment
UNDP	United Nations Development Programme
UNHCR	United Nations High Commissioner for Refugees
SDC	Swiss Development Cooperation

Note: The Albania Earthquake Emergency Appeal Operation (MDRAL008) - Cash and Voucher Assistance Programme - Lessons Learnt Report results from the evaluation mission conducted at the end of 2020. The evaluation's focus was to estimate the CVA approach's appropriateness, describe the process, learning experience, and provide relevant feedback about possible recommendations for further capacity improvement.

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1. Summary

The Cash and Voucher Assistance (CVA) Programme Lessons Learnt Report looks into the relevance and methodology of the Cash & Voucher Assistance support to more than 1,100 Albanian households affected by the devastating earthquake occurring in late 2019. The Albanian Red Cross, supported by the IFRC, designed and developed a CVA scheme to directly support most vulnerable earthquake affected population from the targeted areas of Laç, Krujë, Shijak, Durrës, Vore, Kamez and Tirana.

ARC embraced the IFRC support to implement the CVA scheme. The ARC staff and volunteers` capacities have been built throughout the project. ARC delivered CVA support with direct and ever-present IFRC support and technical expertise. The initial approach was to wait for the PDNA, and national verification of the lists of people prioritised by the level of destruction of their properties and other vulnerability criteria. In January 2020, it became obvious that it would not be feasible to wait for the GoA to come out with the lists of earthquake survivors needing support. Therefore, ARC and IFRC deployed more staff and volunteers to the field and conducted an in-depth field assessment, strongly connecting with the local administration (prefectures and municipalities), to establish a list of the most vulnerable and affected people. KoBo software allowed to systematically collect the data from the field and interpret it based on the set vulnerability criteria.

Direct financial support, which had been slightly delayed due to the procurement requirements and issues in defining terms of service with the financial service providers, reached targeted people, who were prioritised upon predefined selection criteria. The selection criteria were, among others, destruction level of the house and set of socio-economic and family status criteria. It is important to underline that ARC, with IFRC`s technical support, conducted an independent selection.

The average household size was 4 members. The average cumulative amount of ALL 42,707 or CHF 377 average per HH was delivered in six instalments from June to December 2020.

It needs to be underlined that the selection of women in households as the financial assistance recipients was an excellent example of the gender mainstreaming in the disaster. It opened a direct channel for women and their families to access financial assistance. Gender norms, roles and responsibilities were fully reflected in the services provided during response and recovery.

Conclusions of the evaluation of the CVA Programme are as follows:

It is cost-efficient. Distributing cash is likely to be cheaper than commodity-based alternatives because transport and logistics-related costs are lower.

The choice is left to the people. The cash allows households recipients to decide on what they should spend the money. This enables people to choose what they most need and allows for this to vary from person to person, leaving them with the dignity of choice and independent decision about utilising financial support.

There is a strong multiplier effect. Distributing cash can have a positive knock-on economic benefit for local markets and trade if the money is spent locally, and it may stimulate agricultural production and other areas of livelihoods

Field assessment and direct discussions with the households in need were decisive factors to successfully identify the most vulnerable people. A toll-line helped to provide information about the process and the status of the household (assessed, verified, cheque distributed, ...) at all times.

Gender mainstreaming in the disaster relief and post-recovery triggered secondary benefit of women empowerment in the household and direct access of female household members to the support.

International expert support, training and on-the-job training significantly raised ARC potential to implement CVA programmes, in extremely demanding circumstances and quickly.

CVA programme results proved that cash support works and reaches the neediest families most directly and appropriately.

Considering the experience in the implementation of this process, it is recommended that ARC:

- ⊙ Conducts the impact of implemented CVA scheme
- ⊙ Further develops in-house skills for preparedness to utilise CVA in the future
- ⊙ Intensifies cooperation with national authorities (including local) and social protection institutions
- ⊙ Ensures multitasking with sufficient human resources in times of crisis
- ⊙ Develops a regular training scheme for ARC staff and volunteers on the CVA scheme
- ⊙ Remains open to explore different options in targeting the most vulnerable population
- ⊙ Works on the identification of best and most appropriate channel of cash distribution and considers cash instead of bank cheques and
- ⊙ Advocates for the national funding for the preparedness programmes in Albania and continues the successful cooperation with media.

2. Background

On 26 November 2019, a 6.4 magnitude earthquake hit Albania at 3.54 am local time, centred 30 km west of Tirana, at a depth of 10 km followed by a second earthquake near Durrës (34 km northwest of Tirana) and aftershocks in subsequent weeks. 51 people lost their lives, and 913 people were injured (as of 9 February 2020). Albania declared a state of emergency on 27 November lasting for 30 days, later extended until 31 March 2020. The most affected administrative regions are the prefectures of Durrës, Lezhë and Tiranë. Structural damage is widespread yet focused on old buildings and built with poor building practice in the transition area of the 1990s and early 2000s. Additional administrative areas considered secondary affected are those where people have been evacuated to by the government, including Berat, Dibër, Elbasan, Fier, Kukës, Shkodra and Vlorë. Housing: A total of 11,490 housing units were categorised as fully destroyed or demolished and will need to be rebuilt. An additional 83,745 housing units were either partially or lightly damaged, requiring repair and refitting. The ratio of 18% of total housing units has been affected. The recorded losses of 34 million EUR are related to debris removal, costs covering the temporary shelter (hotels and tents), rent subsidies, and rent losses not received by the house owners.

Most of the effects are reported in Durrës (31.5%) and Tirana (30.8%) and to a much lesser extent in Kruja (8.75%), Kavaja (7.0%), Shijak (6.6%), and Vora (5.1%). The other five municipalities comprise the remaining 10% of effects.

Latest estimation indicates that 5,080 buildings (including apartment blocks, single-family houses, hotels, schools, infrastructure) have been categorised under DS4 and DS5, equating to being uninhabitable. In the Post-Disaster Needs Assessment (PDNA), 11,490 housing units have been classified as fully destroyed / to be demolished.

Health facilities, electricity, water and sanitation and communication systems, were not significantly affected and are functioning on the pre-disaster level. Medical care for the affected population is widely implemented through government health service. A significant number of schools are out of function (46 fully destroyed / 45 partly damaged) according to the Government of Albania (GoA). While all school children are back in education, pupils need to travel to intact schools¹, where classes are held in different shifts. Informal governmental estimations on the overall number of displaced persons living in temporary accommodations stand at 32,000.

Based on the demand for the technical and coordination support required to deliver in this operation, the following programme support functions were put in place to ensure an effective and efficient technical coordination: human resources; logistics and supply chain; information technology support (IT); planning, monitoring, evaluation and reporting (PMER); partnerships and resource development; finance along with the programmatic areas including PSS, operations management, coordination, PSS and CVA, Community Engagement and Accountability (CEA).

3. Cash Voucher Assistance in Albania Earthquake Operation - Overview

a. General description

The Albanian Red Cross (ARC) with IFRC-support, provided Cash and Voucher Assistance (CVA) to 1,100 households affected by the earthquake in November 2019. Each of the selected 1,100 households the unconditional/multipurpose cash grant, according to the following schedule:

- 1st tranche – June 2020
- 2nd tranche – July 2020
- 3rd tranche – August 2020
- 4th tranche – September 2020
- 5th tranche – November 2020
- 6th tranche - December 2020

ARC opened a separate bank account for CVA at Raiffeisen Bank of Albania. The money was directly transferred from IFRC ROE. Bank cheques were given to the people who withdrew money/ encashment from the bank. During receiving the cheque from ARC, the recipients signed in the list (muster-roll) and the cheque's photocopy, mandatory presenting the ID card to the ARC designated staff. Also, for encashment, the bank checked their ID and properly verified cash withdrawal. ARC reviewed the number of encashments and bank statements, duly registering and reporting them.

During the distribution, the trained ARC volunteers conducted the exit survey on the sample of 26% of the supported households. Post Distribution Monitoring (PDM) took place in July 2020, one month after the 1st tranche CVA distribution, encompassing the sample of 20% households. Both surveys reflect positive feedback and satisfaction from the people supported.

The ARC hotline services (toll-free number) were open to the questions, queries, or information. The ARC and IFRC interviewed and assessed 1,573 households from the most affected areas: Laç, Krujë, Shijak, Durrës, Vore, Kamez, Tirana. They applied KoBo software to collect and interpret the data collected in the field. This process resulted in the final selection of 1,100 households. Finally, 1,100 HHs was selected

¹ Approximately 21,000 children 7%

based on the selection criteria. All aspect of CVA activities (from HHs selection to distribution) were completed according to the approved Standard Operating Procedures.

b. CVA training

More than 90 volunteers from different ARC branches and 15 staff were oriented/ trained on KoBo system and CVA fundamental principles as well as the process and procedure. IFRC was involved in all activities, including the process and design and provision of technical support for CVA. The training ensured proper implementation of KoBo methodology, collection, and interpretation of the peoples' data to successfully implement the field's assessment. Successful delivery of this training was a precondition for the achieved ARC success in implementing the CVA scheme.

c. Field Assessment Process

The CVA process was pending to verify the list of targeted people, expecting it to happen at the national level during December 2019. This proved to be an overambitious expectation, as the GoA damage assessment process lasted until the end of February 2020. Considering the size of the affected population, it is understandable that the process was more challenging. Once it was obvious that the process would last longer than expected, the ARC decided to go for the local field verification of the lists. Intensified cooperation with the municipalities and prefectures gave faster and reliable results, despite some hick-ups in the process.

ARC staff visited the targeted HHs on-site and conducted field interviews, collecting the first-hand information about their status, vulnerability and abilities. Red Cross staff and volunteers performed door-to-door visits, aiming to select the most vulnerable population. The intense assessment was abruptly interrupted in March 2020, due to COVID-19 pandemic. Up to then, some 800 HHs were assessed, and the remaining 700+ households were evaluated until the end of May 2020.

d. Cooperation with national stakeholders

The cooperation with national stakeholders in the preparation and delivery of the CVA assistance was positive and supportive. As earlier mentioned, it was expected that the government will come out with the lists of selected HHs sooner, despite the experience that it usually does not happen in emergencies after the earthquake. ARC and IFRC coordinated their efforts with local authorities. This was a very tangible and productive cooperation mechanism that facilitated and speeded up the process. There were random cases of slow responsiveness of the local governments or demanding procedures. ARC and IFRC qualified this cooperation as productive, useful and successful.

It is worth mentioning "international stakeholders", even some international ones, were not fully supportive of the idea of CVA. Concerns were raised predominantly driven by fear that the assistance might be misused or target the most vulnerable household members, primarily women and children. Likely, the national structures were initially resilient towards this idea, mostly due to lack of experience in dealing with this type of support in an emergency. Nevertheless, a couple of major donors immediately proceeded with CVA support (SDC in the geographically targeted area, for example). They received excellent feedback about this support's appropriateness, same as ARC&IFRC who also implemented this type of support, targeting the larger area.

e. Cooperation with the international stakeholders

The GoA had an existing, efficient, and well-practised procedure for requesting international assistance and therefore activated the EUCPM (European Civil Protection Mechanism) on 26 November. The Albanian first responders were supported by 541 emergency personnel from twelve EU countries and 304 personnel from eight non-EU countries. The international community has additionally been supporting

the GoA with humanitarian supplies and institutional support. An EU Civil Protection (EUCP) Team was deployed to Albania on 27 November 2019. The UN mobilised a UNDAC team for the humanitarian phase and coordinated with the EUCP Team and the Albanian government to conduct a building damage assessment. The World Bank undertook a Global Rapid post-disaster Damage Estimation (GRADE) that gave a preliminary estimate of the disaster's scope and magnitude. Once the most immediate humanitarian phase was over, the GoA requested support from the European Union, the United Nations, and the World Bank to undertake a full and comprehensive Post-Disaster Needs Assessment (PDNA). PDNA identified the damage, losses and recovery needs arising from the event. ARC and IFRC participated in all multilateral coordination activities, meetings and processes, sharing information, and good emergency relief practices.

f. Cooperation with remittance companies

Procurement of financial services for the delivery of cash and voucher assistance to the people in need was the most demanding and challenging segment of the CVA implementation. Following the IFRC's procurement procedures, the tender was released in January 2020. Long tender procedures and lack of responsiveness from the financial service providers caused delay in the process.

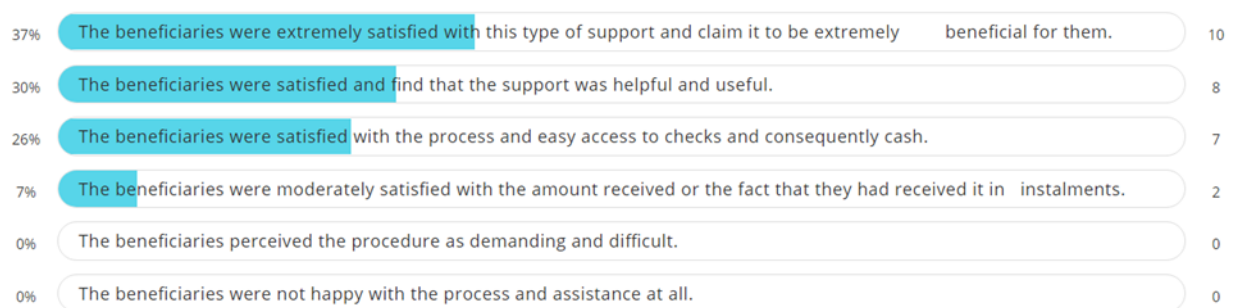
ARC and IFRC held a series of meetings with the potential financial service providers during March and April 2020. Still, they did not result in any tangible agreements as the service providers were not responsive to the process's urgency.

Cash SOPs were finalised and enforced in April 2020. Finally, in May 2020, ARC selected Raiffeisen Bank Albania to implement the alternative payment method via bank cheques. ARC identified bank cheques as the most suitable payment mechanisms at this stage of the process. The first tranche of cheques was released in June 2020, and the 6th tranche was successfully completed in December 2020.

g. Access to the affected people and their responsiveness to the process

The feedback about the satisfaction and responsiveness of the supported population was received from ARC staff on the Lessons Learnt Workshop held on 10 December 2020. The people supported were extremely appreciative about the multipurpose cash support. It gave them the possibility to improve their living conditions. The application or field assessment process was not over-demanding according to the targeted people. The administrative requirements were reduced as much as possible.

Feedback from the beneficiaries who received the CVA support, according to your knowledge (27)



In early December 2020, the survey helped the evaluator get anonymous feedback from 18 ARC and IFRC staff who participated in the implementation of the CVA programme. Please see the table above regarding the reported satisfaction of the selected HHs.

The process prioritised women members of the households as the financial support recipients to ensure they have full access to families' financial support. Occasionally, there were some problems with expired IDs or people not having IDs at all. These people received support on how to get an ID and were briefed on the procedure.

One of the major concerns in preparing the CVA was how the ARC would cope with the people who would not be selected for the assistance. Despite the clear needs, it was obvious that there is a necessity to prioritise the assistance. ARC was concerned about how the people who did not enter the program reacted and were prepared to provide this information using the free online and phone to respond to the field's inquiries. Even if there were some calls, the process's transparency reassured the people who had queries about the selection process. It is important to underline that the local authorities' structures did not influence the selection process.

ARC selected the most vulnerable people exclusively based on KoBo technology and field assessment results.

4. Survey result²

The evaluator conducted an online survey among the ARC and IFRC professionals involved in any CVA implementation phase. The online poll helped to collect information from multiple informants involved in the implementation of the CVA scheme. The evaluator investigated different aspects of the CVA design, performance, and impact, as seen in the text's presented results. The survey allowed multiple choices where relevant, for example, in the respondent's description of this role in implementing CVA support.

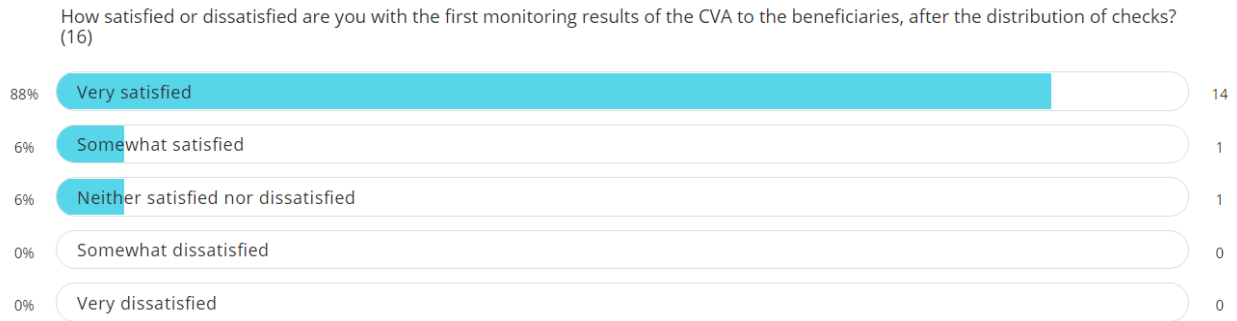
The survey was anonymous, and the results include information collected from 18 survey responders in total. All interviewees are ARC and IFRC staff, delegates and volunteers who participated in the CVA implementation.

The respondents were able to check multiple answers to some questions, as most of them had numerous roles in implementing the CVA scheme. Some questions were restricted to one answer only, to prioritise the responses and give clearer feedback.



All survey participants responded that the CVA service met the needs of the cash recipients "very well" (72%) or "extremely well" (28%). CVA was a new assistance method ARC implemented in its support.

² Please find the full survey findings in the Appendix I to this report.



The table above presents that 88% of the professionals and volunteers were very satisfied with the first monitoring results, after the cheques' distribution, one interviewee was somewhat satisfied, while one person was neither satisfied nor dissatisfied.

100% of the interviewed professionals find the CVA approach to be extremely useful and relevant.

All interviewed ARC and IFRC professionals believe that the CVA approach should be used in the other disaster relief projects in Albania and elsewhere in the future. During later online discussions, they underlined the relevance of the approach, and its advantages compared to other forms of support that could have been provided or were parallelly provided to the persons affected by the earthquake.

All interviewees unanimously identified the selection process and door-to-door visits as the crucial component of a successful selection. Paying due attention to the proper, transparent, and fair selection process helped the CVA delivery. It increased ARC's positive image and reputation among the national stakeholders and the affected population.

14 out of 18 interviewed professionals claim that their participation in the CVA implementation was also a valuable lesson learnt, particularly in risk mitigation, the value of field presence and expertise and door-to-door visits to the people.

The interpretation of the results for the question regarding the timing of the support was not unanimous. Majority of the answerers were satisfied with the support delivery's timing (50%), while some of the answers indicated otherwise.

5. Lessons Learnt Workshops Findings

The first Lessons Learnt Workshop was organised in July 2020, with the purpose to review the implementation of the CVA scheme until the date and to identify best strategies and methodology to finalise the performance.

The second lessons learned workshop took place in December 2020. It provided an opportunity to look back at the process, realistically evaluate its relevance, logistics and organisational aspects, and transparently assess different stakeholders' roles. The purpose of the Lessons Learned Workshop held in December was to provide recommendations and conclusions for this evaluation report and outline the main aspect of further capacity building and advancement of ARC's resources to continue with the operations preparedness.

The online workshop was held in an interactive and productive atmosphere. The participants split into separate groups in different locations due to COVID-19 protective measures conducted a self-evaluation of the CVA process, focusing on all the intervention's positive and negative aspects. The idea of the workshop was to outline the areas for improvement and underline successful components, to be able to

better plan the preparedness capacity and continuation of provision of the CVA in the future, when and if required.

ARC identified strong key points of the intervention as follows and some successfully mitigated challenges during the process.

- Field assessment and outreach

Outreach, access to affected people and transportation: Number of reached and supported families – more than 1,700 households. Each interview was recorded and entered into KoBo system. The well-documented household assessment made it possible to prioritise and provide CVA support to 1,100 out of 1,700 assessed HHs. ARC went on with its needs assessment, despite the COVID-19 pandemic, implementing the protective measures. Unlike other disasters, the families left their houses and ARC did not always know their destination points. It was challenging to identify their new residences as many moved or resided with relatives (occasionally other) cities. The CVA served the people from all affected areas, not targeting only one or several of them. Thus ARC had a larger scope of intervention, but this also included more demanding transportation and field assessment organisation methods. It was not easy to reach all the locations. On numerous occasions, ARC staff and volunteers walked to the sites as it was impossible to get there by car. One of the very objective challenges was maintaining physical distance in COVID-19 and protecting both ARC teams and other people. ARC ensured full protection measures since the beginning of the pandemic and strictly followed them.

Selection methodology: It was challenging to prioritise vulnerable families, as the overwhelming majority of them were in obvious need for support, probably even before the earthquake. The clear scoring system used made this operation easier to understand and implement. Working conditions were exceedingly difficult, especially since the COVID-19 pandemic started. The potential people who did not receive cash support were occasionally demanding answers or expressed their dissatisfaction. A re-verification of households' lists sometimes resulted in removing some HHs from the list, based upon some additional information received. Also, every change of circumstances was registered – for example, some families moved from Albania and were replaced by others. A further problem was the need to clear the names' list as some of the characters were misspelt or missed some letters, therefore the people could not be formally identified in the system. This was an obviously minor challenge, but it did cause some additional work for ARC staff as it was not so uncommon.

- Registered peoples' responsiveness to the cash support/cheques distributed

Multipurpose cash grant: Monitoring indicates a very high level of satisfaction with multipurpose unconditional cash grants, which allowed HHs to control their lives and independently decide for what they wanted to.

Using cheques as a modality: As for the cash delivery modality using cheques, most of the people were not used to it. They did have to take some action, travel to cash the cheques and it was not always easy or convenient for them. Using cheques also meant a whole line of extra work for ARC staff who had to distribute them and maintain the proper records very carefully.

- Excellent cooperation at the national and local level

ARC established very good cooperation with the targeted population, at both the national (help line) and local level. They were very supportive of the implementation of the process. There were occasional hick-ups in collaboration or slow responsiveness, but they were resolved. Long and demanding PDNA caused a slight delay in the field assessment, as ARC and all other donors were expecting to have the results of this analysis sooner.

- Women identified as the cash recipients

Cheques issued to a female household member were a form of gender mainstreaming and women empowerment. Patriarchal understanding of men and women's role in families was occasionally an obstacle to choosing the female household members as cash recipients. Very clear ARC approach to the subject and determination to implement this principle acted as the successful mitigation factor.

- ARC staff capacities and capacity building

ARC capacities increased due to the implemented CVA programme (well-trained staff, well-organised branches and cooperation with the HQs, IT capacities raised). Intensified communication and coordination between the HQs, local branches and volunteers, significantly boosted and improved. Volunteers were well trained – for CVA and how to use technologies and assess targeted people / multiple benefits.

- Role of the communities and additional support in the field and further benefits from the ARC engagement in the field

ARC provided information to Communities participated in the process, in a timely manner. ARC provided additional support to the families – in the form of psychological support, and by simply being there to talk to them and let them know they are not alone. This support was highly appreciated by the population.

The communities also served as the additional source of information in further verification of the households and the authorities' inputs.

- ARC image in the country after successful completion of the CVA programme

The ARC maintained good relations with media who reported about the process regularly and correctly. As a result of the CVA support programme, demonstrated integrity in the process and empathy for the people, ARC's image was increased in all communities: local authorities, Albanian citizens in general, the population living in villages further strengthened their positive view of ARC role and support.

- Individual satisfaction from participating in the ARC activities.

Using CVA as tool, has been rewarding and increased the self-satisfaction of the participating staff/volunteers as they recognized the relevance and the impact.

ARC concluded that the demonstrated solidarity of the donors was crucial for the success of the operation. Also, significant funds invested in the CVA programme made it possible and meaningful.

6. Process Analysis

a. Challenges in the Process and Mitigation Methods

- Lists of targeted people and verification process

ARC and IFRC experienced some challenges during the process. The first challenge in the implementation process was the delay in receiving the first drafts of the lists of targeted households cleared by the GoA (damage assessment). The national structures did not conduct the damage assessment as soon as it was expected. With IFRC support, the ARC announced cooperation with the local prefectures to ensure first-hand information from the field. One must note, that not all local communities had very clear and fully reliable information at the beginning of the process.

Intensified field presence and active communication with the local structures fastened the field assessment and resulted in a swift prioritisation of most vulnerable households.

- Slow responsiveness and lack of responsiveness from the potential financial service providers

One of the main challenges to overcome, was the tendering and negotiation process with potential financial service providers (FSPs). The process took much more time than expected based on the following reasons:

- FSPs were limited in capacity in the post-earthquake time, as many stakeholders requested services and
- FSPs non-familiarity with international/IFRCs standard procurement procedures (e.g. post office which could not deliver documents in EN language and provide other info in due time).

Finally, ARC approached the Raiffeisen BANK based on positive experiences in the ARC account's general management and agreed to use bank cheques to deliver the cash. From this moment on, the financial services were provided successfully and with no delays.

- Some families were unable to fulfil the selection criteria during the assessment (ID cards primarily).

Some of the families could not fulfil the criteria of selection during the assessment for different reasons. Several of them did not have any IDs. Getting identification documents was mandatory, but not so easy in COVID-19 pandemic that exploded in early March 2020. Same applies for the takeover of the cash from the banks, once the bank cheques were received. None of the mentioned obstacles had a significant impact on or excluded selected households. Still, it did cause additional shorter delays in reaching out to the households affected by the earthquake and need for this type of support. Some of the household members were sick when they were supposed to take over the bank cheques.

ARC encouraged people to renew their ID cards wherever and whenever possible. In situations where the household members were sick or unable to get an ID card, ARC accepted the other household family member's ID, followed by the initial recipient's verified family certificate and written consent.

- Difficulties in access due to remote geographical residence and COVID-19 pandemic

Majority of the selected population resided in remote geographical areas that are not so easy to access. Modest in size, but capacitated and well managed ARC staff and volunteers, supported by IFRC staff, have invested tremendous efforts to reach all households that needed assessment, spending long hours in the field. A significant number of persons was temporarily relocated to other cities, villages, and families as they had no alternative.

The outbreak of the COVID-19 pandemic in early March 2020 has additionally complicated the process. It slowed it down a bit, due to necessary protection measures in transportation, sanitation, facemasks, restricted movement, and physical distance and communication. ARC and IFRC successfully mitigated this risk by organizing the transportation of the people, implementing all recommended safety measures and providing simple personal protection tools/equipments to the people

b. Key achievements and good practices

The CVA programme contained both emergency relief and recovery elements. The key achievements and good practices identified in the process evaluation are listed below.

- Cost-efficient – distributing cash is likely to be cheaper than commodity-based alternatives because transport and logistics costs are lower.

The CVA approach proved to be cost-efficient, and it had a stronger benefit for empowered households. With this experience, ARC also built its capacities to choose alternatives and decrease transport and logistics, over the commodity-based alternatives that require demanding procurement procedures and difficult logistic costs. While the commodity-based options would not be fully excluded and are more than welcomed, especially in the initial phase of the emergency relief, step forward to the CVA demonstrated ARC's ability to respond to ever-changing population trends and needs as well.

- Choice – cash allows households recipients to decide what they should spend the money on. This enables people to choose what they most need, and allows for this to vary from person to person

The support allows household recipients to decide where and how they want to use this money. Ensuring individual selection of the own household priorities also integrates the appreciation of differences and respects dignity to the recipients, without imposing the assumed needs nonresponsive of their specific requirements or preferences.

- Multiplier effects – distributing cash can have a positive knock-on economic benefits for local markets and trade if the money is spent locally, and it may stimulate agricultural production and other areas of livelihoods

CVA can also trigger the small-scale recovery of the local markets that will absorb the supported household's financial assistance. It can also help avoid disincentive effects – unlike commodities (food, shelter), cash is unlikely to discourage local trade or production.

- Fewer costs for recipients

The food often costs recipients a significant amount to transport from the distribution site to their home. Cash avoids these costs. ARC had the experience with distribution cash through the bank cheques . It would be worth looking into other applied cash payments modalities and compare the appropriateness and practicality elements..It is worth investigating if the postal services or prepaid bank cards would be a more appropriate method. Final decision about the form to be used should result from the household habits and easiness of access to the money.

- Dignity

Cash can be a better option for maintaining the dignity of recipients. It may, for instance, be possible to avoid long, degrading queues³. Also, it allows to follow own priorities over some predefined generic support that is usually procured.

- Field assessment and direct discussions with the households in need

The success of the CVA experience in Albania was based upon demanding but necessary field presence, direct field assessment and discussions with the households that involved door-to-door visits. As many of the entry information depended upon the interviewees' sincerity from the household, it was essential for the ARC and IFRC to directly meet them. Direct meetings helped them get a sense of what they actually need, interpret the data about vulnerability properly and prioritise the neediest ones.

- Selection of the most vulnerable people and communication of the selection process

During the evaluation, the evaluator noticed that ARC and IFRC paid more than due attention selecting the recipients of the cash support, exceeding the usual expectations and standards in the emergency relief. The targeting approach chosen included a considerable amount of data – comparable to methods in the early recovery phases (then in relief interventions). The evaluator recognises and appraises the ARC

³ Interpreted from the research paper “Cash and vouchers in emergencies”, Paul Harvey, Humanitarian Policy Group

for the additional attention and carefulness to select and follow-up status of the selected households, to make the process as fair and transparent as possible.

Having toll-free line open, helped maintain transparency of the process and direct opportunity to explain the procedure, criteria, and rationale behind the scoring system. Toll-free line operators reported that it was occasionally demanding to answer all the queries. The overall feedback confirms that the toll line was obviously very good to communicate and explain the process, lifting some burden from the ARC field staff and volunteers.

- Gender mainstreaming in the disaster relief and post-recovery

ARC and IFRC prioritised women from the selected households as the bank cheque recipients, in line with gender mainstreaming recommendations during the disaster relief. This approach directly fortified the likeliness that the women will actually access the support and had the additional effect of upgrading their in-household status and external communication opportunities.

- International expert support

ARC demonstrated a high level of openness to receive international expert support, advice and methodology, and appreciate the local cultural environment.

7. Recommendations – processes and tools to deliver CVA at scale

- Cash support works and reaches neediest families

A strong body of evidence emerging from the ARC&IFRC cash intervention in Albania speaks that emergency cash support is functional and working. It is possible to target and distribute cash safely, post-monitoring delivery showed that people overwhelmingly spent money on essentials. It is also assumed that the funds provided a stimulus to local economies.

Cash support may be combined with other aid types, including commodities (relief distribution of food and household items).The evidence also suggests that, in some situations, cash may complement or completely replace commodities, most Eastern European emergency relief responses are still very much used to. Cash should not be perceived as the mandatory replacement for all other forms of aid. Its effectiveness, however, indicates it should be stimulated as excellent support to the neediest households identified.

- ARC needs to conduct the impact of implemented CVA scheme and further develop in-house skills for preparedness to utilise CVA in the future, in case of need.

This approach also imposes additional task for ARC to invest stronger efforts in evaluating the cash support impact, as the post-CVA evaluation. The ARC needs to develop skills and capacities to implement cash and voucher interventions and design practices and implement different schemes. These guidelines could differentiate specific procedures: emergency response, recovery phase, vouchers' support, direct cash payments, preparedness to design tenders based upon international donors' requirements, etc.).

- Cooperation with national authorities (including local) and social protection institutions

Cash or voucher interventions could be pre-planned as part of preparedness measures linked with mitigation and social protection. ARC needs to maintain and intensify cooperation with the national structures, to raise preparedness and response time in an emergency. Regular meetings to maintain communication and contact, events to locally meet with the representative from the social work sector. The recommendation is to develop crisis preparedness plans and plans of cooperation in crisis, with a requirement to jointly review, update and/or modernise the approaches agreed by these plans.

- Multitasking with sufficient human resources in times of crisis

ARC is advised to develop a roster of possible temporary staff of different expertise to invite volunteers or temporary engaged staff. This recommendation is particularly addressing the need to continuously modernise and improve other software, platforms and applications (for example, the KoBo application used during CVA implementation). ARC should utilise more short-term employment schemes in crisis and emergency times and raise preparedness. In discussing the possibility of diversifying the employment models, ARC demonstrated slight scepticism about the appropriateness of the personnel's short-term engagement. Still, there is an obvious need to form a roster of experts of different profiles (IT, finances, procurement, translating services, fieldwork). It is recommended to cross-check the availability once a year, update the list and make it ready for use in emergency situations. ARC could also look into different volunteer schemes, identifying various profiles of possible supporters and volunteers.

This would have been particularly relevant in the early phase of CVA preparation, in January 2020, when the resources were objectively limited. ARC and IFRC were supposed to initiate field assessment, identification of the financial remittance companies, development of SOPs, and to design the tender for procurement of the financial services – all at the same time. Having available, coordinated support from the start date would significantly facilitate ARC's design and delivery capacity.

- Development of regular training scheme for ARC staff and volunteers on CVA scheme

The ARC could develop instructional webinars and training, to include whole national society in the capacity building programme, and directly describe required steps in the process. The CVA preparedness training programme should encompass SoPs, cooperation with the remittance companies (financial service providers), KoBo methodology training and post-delivery monitoring.

CVA level-2 training organised at the HQ and branches' level, would further profile ARC into a National Society that is a strong CVA practitioner.

ARC preparedness should also include expanded knowledge about different donors' procurement processes. The training in cooperation with the remittance companies and procurement training should really focus financial and management personnel in HQs, to make them more confident in choosing different alternatives in the future CVA programmes.

- Readiness to explore different options in selecting most vulnerable people

CVA approach was a new tool to be used in the Earthquake Operations emergency response in Albania. It was introduced to address the needs of the most vulnerable earthquake survivors. One of the motifs was the desire to ensure regional/geographical distribution and the ARC support and consequent visibility. This demanding approach was led by the genuine determination to identify the most vulnerable people.

Other options could also entail:

- a regional approach, focusing on the narrow geographical region with huge demand for support,
- typical household profile targeted in the whole affected area (for example women-headed households only, remote village areas only, or any other form of criteria)⁴.

ARC should decide on the selection criteria for cash support for every programme individually (emergency relief, post-disaster, recovery).

⁴ All ways should be taken into consideration during the assessment/planning phase – see also Cash Toolkit section 3_3_0: https://cash-hub.org/wp-content/uploads/sites/3/2020/11/3_2_1-Targeting-criteria.docx

- Procurement procedures applied in the identification of the financial service providers

CVA start was pending upon slow but unavoidable IFRC – requested procurement procedure. The process's length and even more its complexity drove away, possibly interested financial services' providers invited to submit their offers. It is important to initiate IFRC-level discussion on the actual readiness to procure these services in a shortened procedure. It might also be possible to have some pre-prepared simplified forms and guidelines that could be quickly activated.

- Consider using other cash modalities instead of bank cheques – via post offices – delivered to the door
- ARC should invest more efforts into targeted advocacy and policy influencing to ensure Albanian authorities recognize the need to further and more strongly support the ARC's preparedness mechanism.

One possible recommendation would be to motivate and encourage ARC to seek GoA support to develop a preparedness plan. This plan would include a permanent training programme and adapted methodologies. This would help ARC to act faster upon the emergency or disaster, and to have a stronger role in all forms of negotiation procedures with the external stakeholders.

▪ **Conclusion**

The nature of the recovery is multidimensional. Same applies to the expectations of the support programmes. The degree to which recovery has taken place is very much a matter of perspective and social position, even pre-disaster factors and vulnerabilities.

In evaluating the impact of CVA programme, the evaluators could observe individual (HH) benefits or benefits for the community. Both directions are valid. Both methods take strong cooperation with other national and international stakeholders active in emergency relief and recovery.

IFRC international team obviously provided strong technical support to the ARC CVA operation. This does not diminish the ARC role at all – on the contrary.

ARC's performance was a recommendable example of simultaneous capacity building and actual support delivery. ARC significantly reformed its responsiveness and capacity to quickly react to an emergency.

This needs to be further supported with adequate capacity building programmes and identified supporting human resources. It is recommended to provide a certain balance in available expertise between the HQs and local branches.

ARC's huge responsibility will be to ensure that the gained knowledge and expertise are multiplied horizontally and vertically in the whole country. This recommendation is particularly relevant in the light of the newly announced CVA programmes in Albania.

8. Case Study - ARC's first Cash Intervention (TBF)

9. Appendices:

- Appendix I: Sample of the survey and survey statistics
- Appendix II: LL workshop agenda

Cash and Voucher Assistance

For earthquake survivors in Albania

Introduction

On 26 November 2019, a 6.4 magnitude earthquake hit Albania at 3.54 am local time, centred 30 km west of Tirana, at a depth of 10 km, followed by a second earthquake near Durrës (34 km northwest of Tirana) and aftershocks in subsequent weeks. 51 people lost their lives, and 913 people were injured (as of 9 February 2020).

The latest estimation indicates that 5,080 buildings (including apartment blocks, single-family houses, hotels, schools, infrastructure) have been categorised under DS4 and DS5, equating to being uninhabitable. In the Post-Disaster Needs Assessment, 11,490 housing units have been classified as fully destroyed / to be demolished.

The Albanian Red Cross Society (ARC) and IFRC acknowledged increasing vulnerability of the households. It was also obvious that the population affected by the earthquake has different needs and priorities to cope with the situation. Recognizing these differences and to safeguard dignity and freedom of choice, ARC and IFRC (International Federation of Red Cross and Red Crescent Societies) designed a Cash and Voucher Assistance (CVA) programme to support the most vulnerable 1,100 households in the earthquake zone. This document provides insight into this programme, also highlighting challenges and areas for further improvement.

Intervention

ARC, supported by IFRC, designed and developed a CVA scheme to directly support the most vulnerable earthquake survivors from the targeted areas of Laç, Krujë, Shijak, Durrës, Vore, Kamez, and Tirana. Cash & Voucher Assistance reached and supported more than 1,100 Albanian households affected by the devastating late 2019 Earthquake.

ARC staff and volunteers participated in various capacity building activities and delivered cash through cheques with IFRC support and technical expertise in 6 tranches. The initial approach was to wait for the governmental national verification process (prioritised by the level of destruction of their properties and other vulnerability criteria).

In January 2020, it was decided to speed up the process and to conduct in-depth Red Cross led field assessments, strongly connecting with the local administration (prefectures and municipalities), to define the population being assisted.

KoBo software allowed to systematically enter the data from the field and interpret it based upon a set of vulnerability criteria. Continuant and frequent Red Cross field presence ensured local authorities' cooperation.

Direct financial support, slightly delayed by the formal procurement requirements and issues in defining terms of service with the financial service providers, reached targeted people, prioritised upon predefined selection criteria. The selection criteria were, among others, the destruction level of the house and a set of socioeconomic and family status criteria. It is important to underline that ARC, with IFRC technical support, conducted independent selection, free of any influences.

The average household size was 4 members. The average cumulative amount of 42,707 ALL or 377 CHF average per HH was delivered to the population in 6 installments from June to December 2020.

It needs to be underlined that the selection of women in households as the financial assistance recipients was an excellent example of the gender mainstreaming in the disaster. It opened a direct channel for women and their families to access financial assistance. Gender norms, roles, and responsibilities were fully reflected in the services provided during response and recovery.



ARC volunteer handing over the cheque to the affected woman

Challenges in the process

- The official governmental process of verification of vulnerabilities took longer than initially planned
- Exhausting negotiation process with the financial service providers caused additional delay in the process
- Cross-checking information in the field with the local authorities was a bit slowed down. The incorrect starting information or misspelt names were common difficulties. Some of the targeted families were temporarily residing in different locations. It was the additional pressure and challenge for ARC in field assessment.
- COVID-19 pandemic outbreak caused the temporary seizure of activities. Once the activities were restarted, it imposed slower restrictive procedures, with mandatory face masks, physical distance, and other protective measures that made the whole process more demanding and slower.

Key steps for the successful implementation

- Red Cross door-to-door assessment of the households and coordination with community representatives
- Application of KoBo for independent selection of affected population based upon predefined vulnerability and prioritization criteria
- An active network of ARC volunteers, good coordination from the HQs, and availability of the training and on-the-job support from IFRC



ARC volunteers handing over the cheques during the COVID-19 pandemic

Impact

- CVA directly reached **1,100 Albanian households** after the devastating 2019 Earthquake.
- The supported families independently chose their priorities. The cash allowed household recipients to decide to buy what they needed most - this did vary from person to person, leaving them with the **dignity of choice** and independent decision about utilising financial support.
- **Field assessment** and direct discussions with the households in need were a vital factor in successfully identifying the most vulnerable people. A telephone helpline always provided information about the process, the selection criteria and other info. It also enabled ARC to verify the status of the people and react in time.
- It was **cost-efficient**. Distributing cash was cheaper than commodity-based alternatives because transport and logistics costs are lower.

For more information, contact Albanian Red Cross at:

Kryqit të Kuq Shqiptar:

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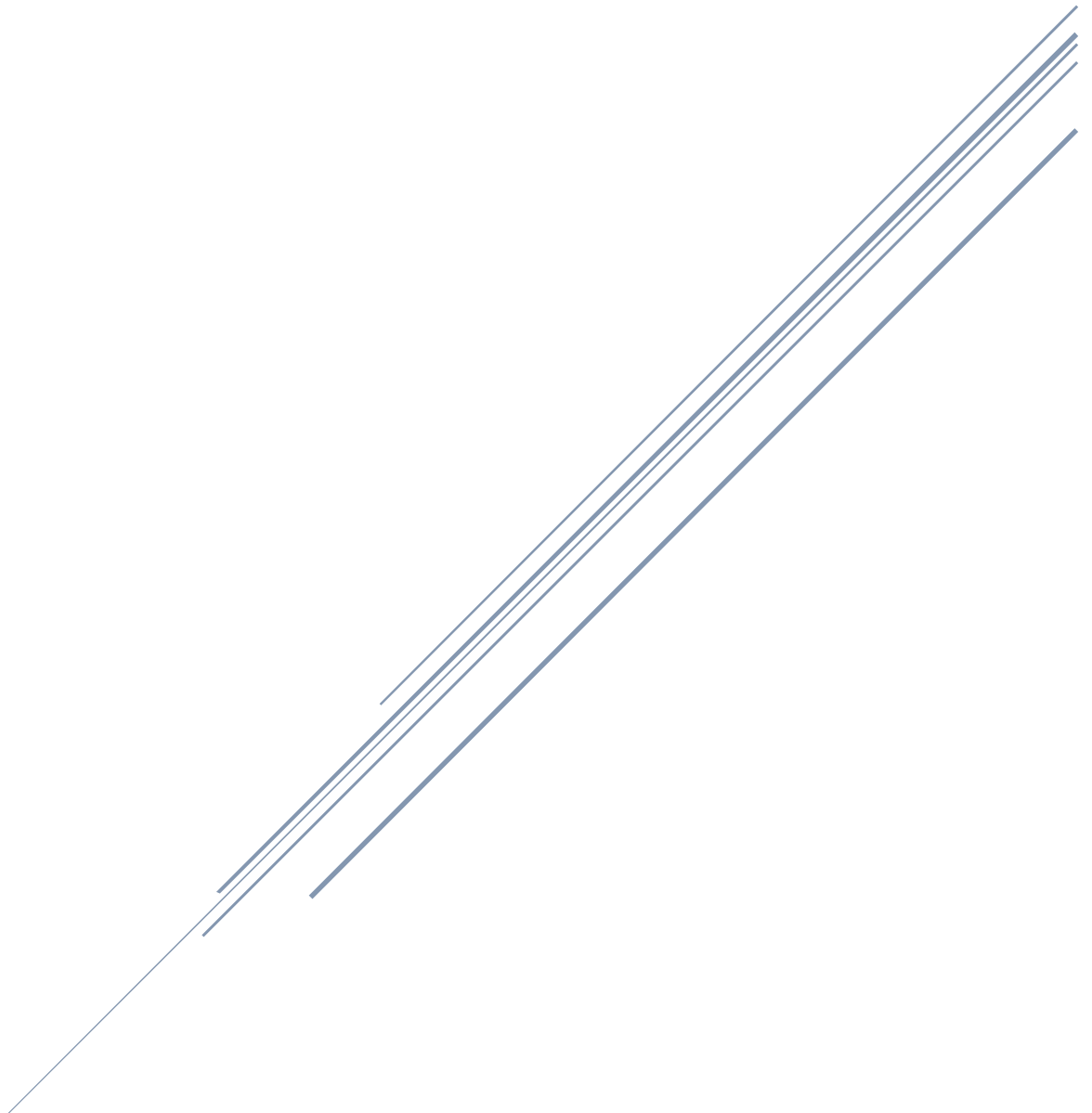


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ALBANIA EARTHQUAKE EMERGENCY APPEAL OPERATION

Cash and Voucher Assistance Report

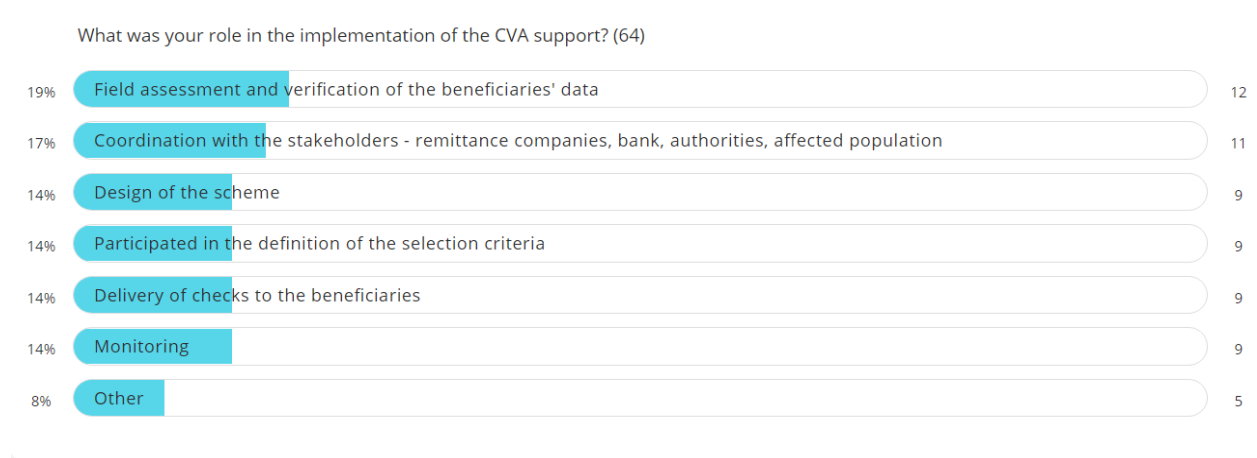


APPENDIX I – SURVEY RESULTS

Survey result

The evaluator conducted an online survey among the ARC and IFRC professionals involved in any CVA implementation phase. The online poll helped to collect information from multiple informants involved in the implementation of the CVA scheme. The evaluator looked into different aspects of the CVA design, performance, and impact, as seen in the text's presented results. The survey allowed multiple choices where relevant, for example, in the respondent's description of this role in implementing CVA support.

The survey was anonymous, and the results include information collected from 18 survey responders in total. All interviewees are ARC and IFRC staff, delegates and volunteers who participated in the CVA implementation.

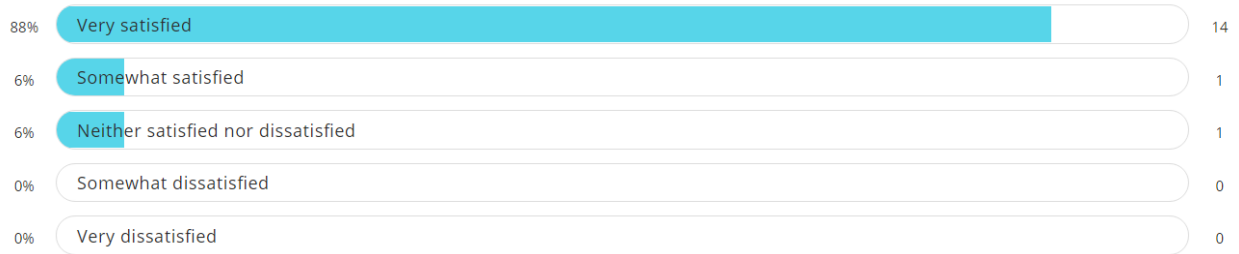


The answerers were able to check multiple answers, as most of them had numerous roles in implementing the CVA scheme.



All survey participants responded that the CVA service met the needs of the beneficiaries "very well" (72%) or "extremely well" (28%). CVA was a new assistance method ARC implemented in its support.

How satisfied or dissatisfied are you with the first monitoring results of the CVA to the beneficiaries, after the distribution of checks? (16)

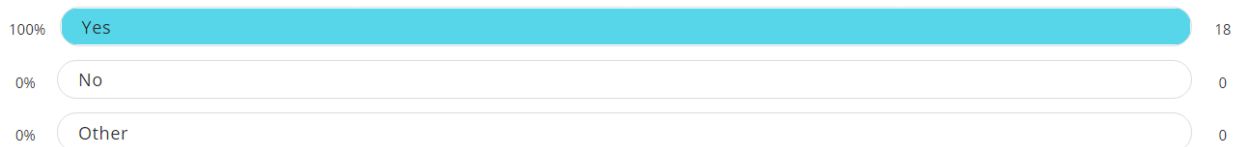


The table above presents that 88% of the professionals and volunteers were very satisfied with the first monitoring results, after the cheques' distribution, one interviewee was somewhat satisfied, while one person was neither satisfied nor dissatisfied.

Which of the following words would you use to describe CVA service? (64)

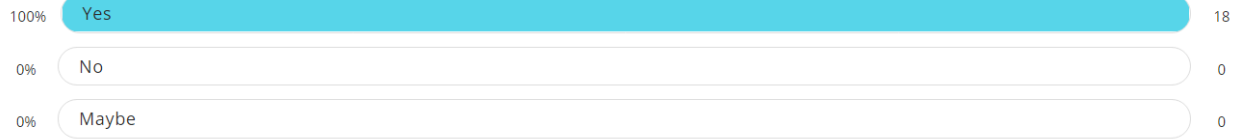


Did you find CVA approach useful? (18)



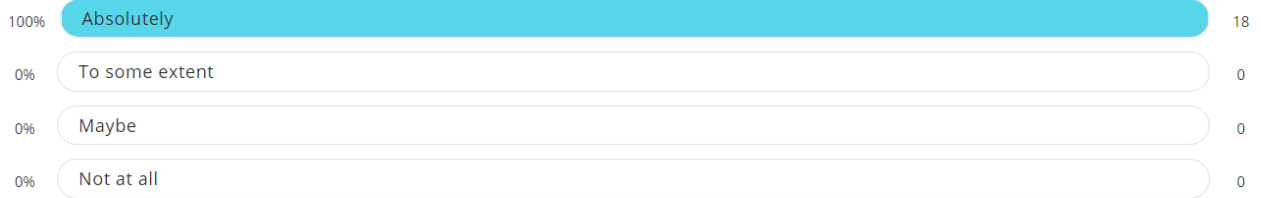
100% of the interviewed professionals find the CVA approach to be extremely useful and relevant.

Would you recommend this approach to be used in other projects of disaster relief in the future? (18)



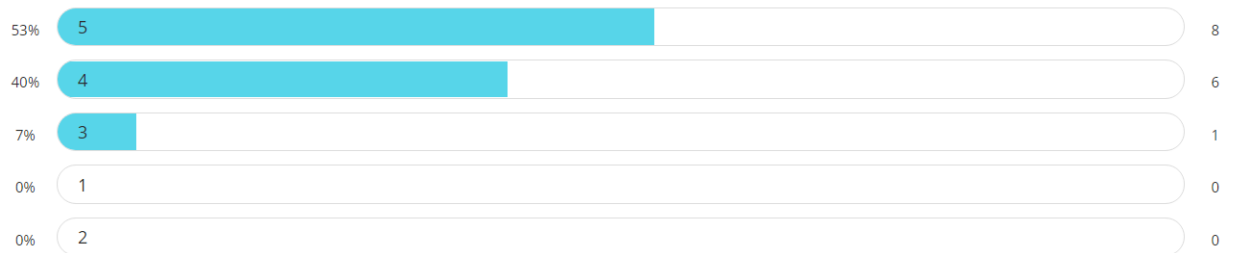
All interviewed ARC and IFRC professionals believe that the CVA approach should be used in the other disaster relief projects in Albania and elsewhere in the future. In later online discussions, they underlined the relevance of the approach, and its advantages compared to other forms of support that could have been provided or were parallelly provided to the persons affected by the earthquake.

Beneficiary selection process and door-to-door visits were crucial for the successful selection of beneficiaries. (18)



All interviewees unanimously identified the beneficiary selection process and door-to-door visits as the crucial component of the beneficiaries' successful selection. Paying due attention to the proper, transparent, and fair beneficiary selection process helped the CVA delivery. It increased ARC's positive image and reputation among the national stakeholders and the beneficiaries – affected population.

Community response and reactions to the CVA line of support registered in the process (1 - poor, 5 - excellent) (15)

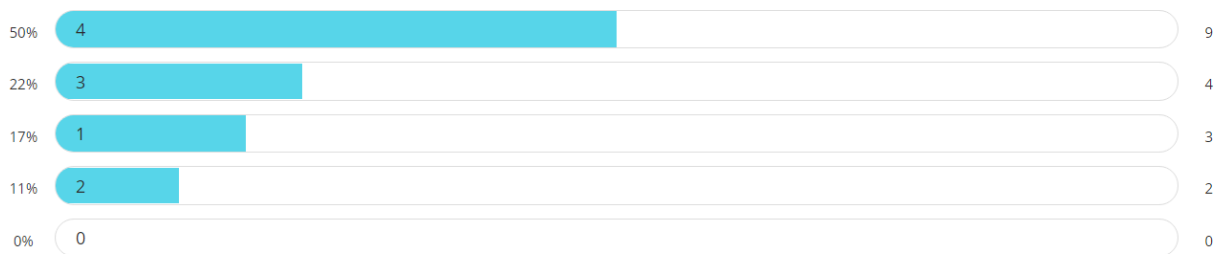


Lessons learnt -Red Cross (encompassing challenges, value of field expertise, door-to-door assessment of the beneficiaries). (18)



Fourteen out of 18 interviewed professionals claim that their participation in the CVA implementation was also valuable lessons learnt, particularly in risk mitigation, the value of field presence and expertise and door – to – door visits to the beneficiaries.

Quickness in the delivery of support (18)

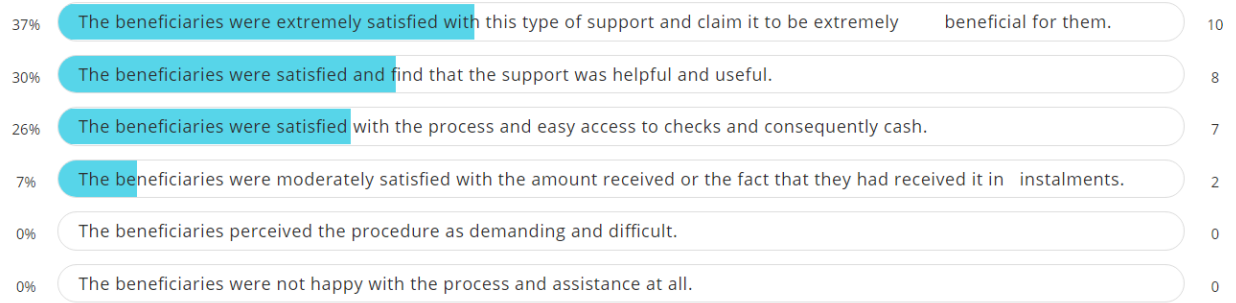


The interpretation of the results for the question regarding the timing of the support was not unanimous. Majority of the answerers

Easy to Use (from the Red Cross perspective) (18)

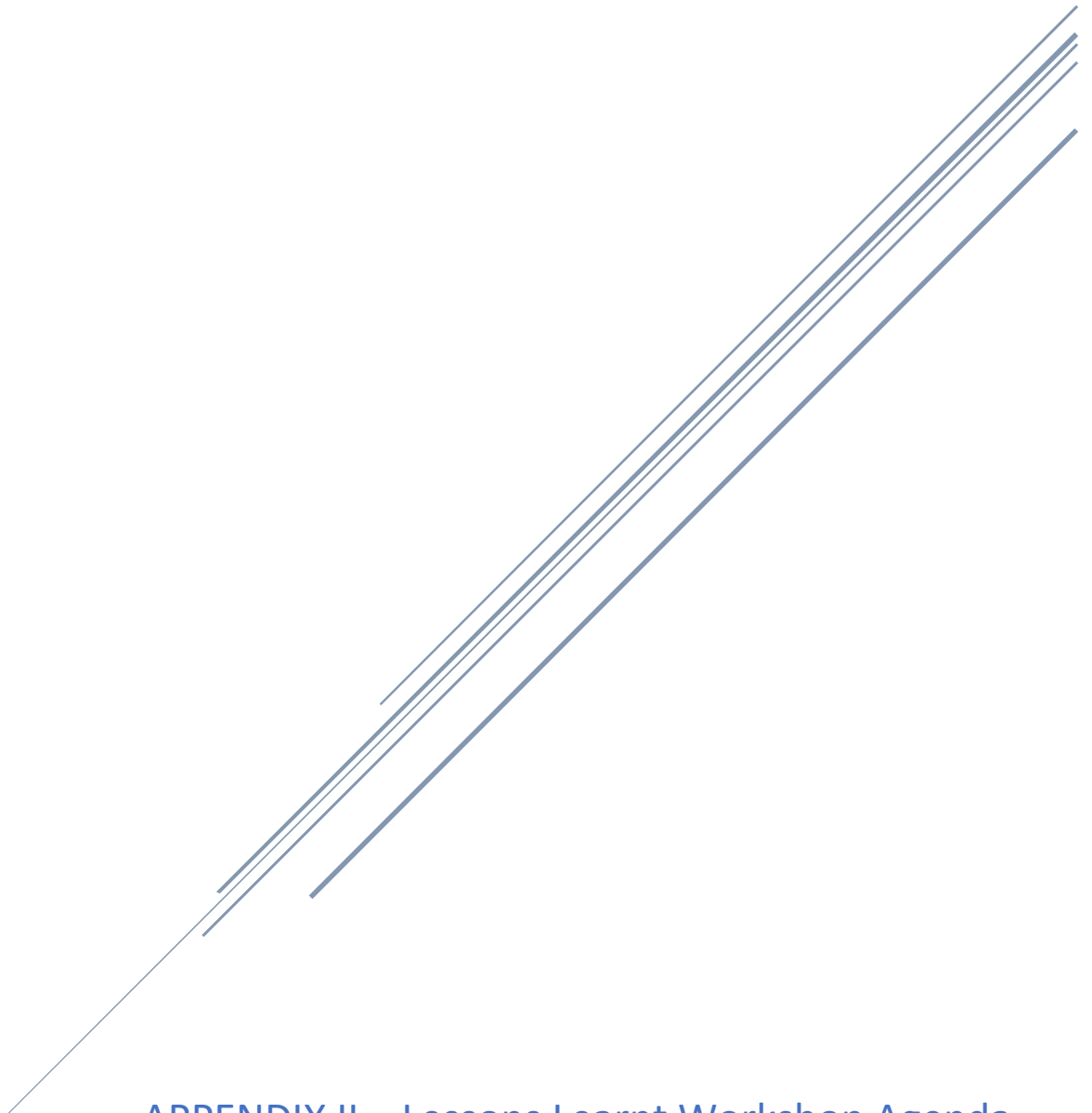


Feedback from the beneficiaries who received the CVA support, according to your knowledge (27)



ALBANIA EARTHQUAKE EMERGENCY APPEAL OPERATION

Cash and Voucher Assistance Report



APPENDIX II – Lessons Learnt Workshop Agenda
10 December 2020.

Albanian Red Cross and IFRC

Lessons Learnt Cash Voucher Assistance Workshop Online

Earthquake Operation

Agenda

10 December 2020, 10:00 – 13:00

Time frame	Content
10:00 – 10:15	Welcoming speech and opening remarks: <ol style="list-style-type: none">1. Albanian Red Cross –Artur Katuci, Secretary General2. IFRC – Jassen Slivensky, Manager, Operations Country Office Albania
10:15 – 10:30	Getting to know each other – presentation of participants, with intro information about their role in the CVA assistance
	Overview of the key points of the Earthquake Operation
10:30 – 11:00	Main challenges and positive aspects in the CVA implementation – group work
11:00 – 11:30	Plenary session – group work presentations
11:30 – 11:45	Break
11:45 – 12:15	Follow-up on the identified best elements of the CVA approach
12:15 – 12:45	<ul style="list-style-type: none">▪ Resources and inputs required to institutionalizes CVA and integrate applied methodology in the future approaches▪ How can IFRC and other partners support ARC in the future
12:45 – 13:00	<ul style="list-style-type: none">▪ Individual feedback from the participants▪ Conclusions and recommendations▪ Wrap-up of the workshop and closure

Note: Please check connection details below. Kind reminder – please check if your Zoom desktop applications are updated.

Emina Pasic is inviting you to a scheduled Zoom meeting.

Topic: Albanian Red Cross & IFRC Lessons Learnt CVA Workshop - Earthquake Operation

Time: Dec 10, 2020 09:30 PM Warsaw

Join Zoom Meeting

<https://us02web.zoom.us/j/81145619144>

Meeting ID: 811 4561 9144

Meeting ID: 811 4561 9144

Find your local number: <https://us02web.zoom.us/u/kckFNZzjm>