



CASE STUDY CVA & LIVELIHOODS DURING COVID-19 PANDEMIC IN THE GAMBIA

Gambia RC/Spanish RC
June 2021 - Feb 2022
350 beneficiaries

OVERVIEW

Project description

The Gambia Red Cross Society (GRCS), in close collaboration with Spanish Red Cross (SpRC) and supported by the IFRC Livelihoods Resource Centre (LRC), is implementing the project **“Support and strengthen the public health and socioeconomic systems to reduce the impact of the Covid-19 pandemic in The Gambia”**, funded by the European Union.

To address the impact of the pandemic on livelihoods, the CVA tool has been used to target families most affected by the effects of the pandemic. The focus was on the districts of Banjul (BJL), Kanifing Municipality (KM) and West Coast Region (WRC). Considering women are more likely to be hardest hit economically by Covid-19 since they are usually more engaged in low-paid, insecure jobs and the informal economy, a gender lens has been applied in the concrete design and implementation of this programme.

One of the activities aimed to support the needs of 350 highly vulnerable families affected by the pandemic emergency restriction measures, by improving their access to **food** and **essential**

needs (including livelihoods), in coordination with the main stakeholders and government institutions.

Covid-19 measures during the implementation

During the intervention, COVID-19 prevention measures have been considered. In addition, contact with the target population has preferably been done remotely and cash distributions were planned on different days to avoid crowded spaces.

Achievements

350 highly vulnerable families affected by the pandemic **received CVA assistance to cover their basic needs and livelihoods assets**. The amount distributed to each household through unconditional cash grants in different instalments was to **replace their livelihoods assets and average supply costs** (water, electricity...) and **cover basic needs** for 4 months in total. The total amount that each household received was 19,400 GMD (366\$ approximately). Mobile payments were done in 4 instalments with the support of a financial service provider (Africell AfriMoney Service). During the whole process, LRC strengthened the capacity of GRCS in CVA and livelihoods. A team of 24 volunteers and 5 GRCS staff helped during cash encashment in the different project sites and conducted 3 post-distribution monitoring (PDM) surveys to evaluate the impact of the support on food consumption behaviour or the strength of their livelihood activities and to receive feedback and suggestions.



Second PDM survey. September 2021.

In order to visualize the results of the PDM surveys, a [dashboard¹](#) has been created. Results show that cash grants have been expended on food and water (9% of interviewees), education expenses (56%), housing (41%), and health (32%). In addition, 87% of the beneficiaries have improved their food consumption behaviour (mainly number of daily meals and amounts of portions) and 59% have improved their strength in their livelihood activities (as street vendors, agriculture and livelihoods, wage labour, etc.). 100% of interviewees are comfortable receiving cash as mobile money and 70% have used public transportation to access the encashment sites. They thank Red Cross for the support and encourage donors to continue with the cash assistance.

¹ Click on the link and move in the different sections (general, program, impact, delivery and feedback) to see details.



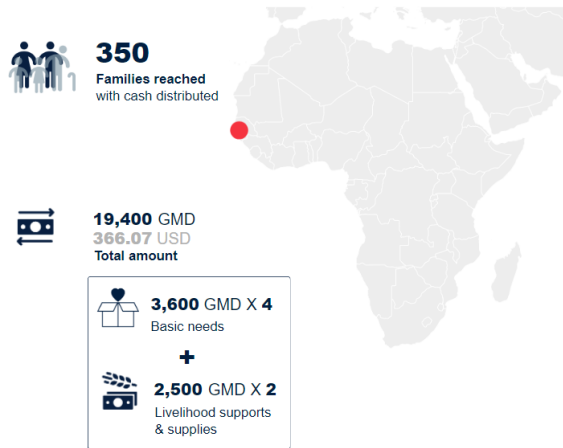
Support and strengthen the public health and socioeconomic systems to reduce the impact of the **Covid19 pandemic in The Gambia**. Funded by European Union.
Implemented by The Gambia Red Cross Society + Spanish Red Cross + Livelihoods Centre.



POST DISTRIBUTION MONITORING SURVEY **Dashboard**

PDM

- Cover**
- General
- Program
- Impact
- Delivery
- Feedback



3 PDM Post Distribution Monitoring Survey

- The Gambia Red Cross Society GRCS, in close collaboration with Spanish Red Cross, is implementing the project "Support and strengthen the public health and socioeconomic systems to reduce the impact of the covid19 pandemic in The Gambia", funded by the European Union, which includes some support activities for the most vulnerable families in access to food and essential needs (in coordination with the main stakeholders and government institutions).
- This operation targets the 350 most affected families in The Gambia by Covid-19 state of emergency restriction measures. The focus is in all the districts of Banjul (BJL), Kanifing Municipality (KM) and West Coast (WRC).
- The amount to be distributed to each household through unconditional cash grants in different instalments was to support their livelihoods assets and average supply costs (water, electricity, ...) and cover basic needs during 4 months in total.

Developed by **Spanish Red Cross IM Team**

Good practices and lessons learned

- Development of CVA Project Guidelines by GRCS, SRC, and LRC, where details about steps and activity strategy, targeting process, preparation activities before distribution, the value of financial support, payment mechanism, CEA system, monitoring strategy, and risk matrix and mitigation measures are described. The participatory approach during the creation of the document facilitated the correct development of the activity.



CVA Training for GRCS volunteers and staff. April 2021

- Targeting process: vulnerable households were identified and selected to receive CVA support in a participatory approach together with local authorities, community leaders and GRCS, based on the vulnerability criteria which determine their eligibility as project beneficiaries. Some examples of criteria were: families that have their businesses affected by the state of emergency restriction measures, persons depending on daily labor as the only source of livelihoods, women-headed households with limited income, refugees, migrants, asylum seekers, differently-abled household heads, household heads with chronic illnesses, households affected by floods and windstorms during this COVID-19 period,

etc. Volunteers registered the data through a mobile data system and final adjustments related to inclusion and exclusion errors were done.

- Preparation activities were carefully done before cash distributions:
 - 1) Training workshop with GRCS volunteers and staff related to the CVA activity in each of the 3 regional branches. (objectives, key messages, steps, data collection tools for monitoring, feedback mechanism, etc.);
 - 2) phone calls were done before each distribution (3 in total) to check beneficiary data and inform about further steps;
 - 3) meetings organized by community leaders and GRCS Focal points at the regional level and GRCS volunteers to disseminate the activity before the first and the last distribution. During the meetings, the approved beneficiary lists were reviewed. In case of a beneficiary moved out of the selected village, he/she was replaced by other that meets the selection criteria.
- Mobile payment mechanism: The GRCS already used the mobile phone payment mechanism and it was the mechanism chosen for the rapid response to COVID-19 by the rest of the RC partners. An SMS was sent by the Financial Service Provider to the beneficiary informing them about the grant received and encashment dates.



- In order to facilitate access to the most vulnerable people (facing challenges reading and understanding SMS), a distribution session was organized with the FSP in each regional office, with the presence of FSP agents and Red Cross staff/volunteers.

Cash distribution in West Coast. September 2021

- During the intervention, COVID-19 prevention measures have been considered. In addition, contact with the target population has preferably been done remotely and cash distributions were planned on different days to avoid crowded spaces and risks of theft. Encashment of the mobile payments was done by respecting COVID-19 prevention measures (handwashing facilities, masks for all beneficiaries, etc.).
- Community Engagement and Accountability (CEA) system was established and involved community leaders (chief of the village, sector, and district authorities) and relevant

stakeholders in the area. The feedback and complaint mechanisms included: Help Desk in GRCS branches FSP free Hotline (24/7) and community meetings.

- 3 PDM surveys were done by volunteers to 60-70% of the total beneficiaries using mobile data collection system (KoboCollect). Results have been published in a dashboard to easily visualize them.

Challenges

The main challenge was the delay between beneficiary selection and final distribution of the CVA support. In some cases, many beneficiaries found accessing to banks difficult to encash the money and project staff decided to arrange distribution points with FSP agents and GRCS staff to facilitate the process.

The Community Engagement and Accountability system that was proposed at the outset had certain shortcomings, as it did not put sufficient focus on the beneficiary. The use of the tools proposed, therefore, had to be reinforced, and the capacities of regional office staff strengthened to improve their implementation. The focus should be on strengthening the focus on the beneficiary.

Next steps or recommendations

The partners above joint resources led by the Gambian Red Cross Society, supported by Spanish Red Cross continue providing support to vulnerable groups with the objective of improving resilience and competitiveness. Technical assistance to restore or start or create small/medium businesses related to the tourism sector, including technical training and conditioned cash grants is being provided. As it has been identified that businesses exclusively depending on tourists are most affected. In addition, the project enhances the professional capacity of associations in the Tourism Industry to better conceptualize, develop and implement a structured business strategy that will better support their members.

As this intervention and others show that CVA is an effective way to restore or enhance livelihoods that enable people to become self-sufficient and improve the wellbeing of current and future generations.

CONTACTS

The Gambian Red Cross Society

Andrew Jarjou: andrew.jarjou@redcross.gm

Abdoulie Fye : abdoulie.fye@redcross.gm

Email: redcrossgam@redcross.gm

Website: <http://www.redcross.gm/>

IFRC Livelihoods Resource Centre: Email: livelihoods@cruzroja.es