







FLOOD RESPONSE
MULTI-PURPOSE CASH, DELIVERED
THROUGH LEVERAGING NEPAL'S
SOCIAL SECURITY ALLOWANCE
PROGRAMME

POST-DISTRIBUTION MONITORING REPORT: OCTOBER 2021, WESTERN NEPAL FLOODS 4 April 2022









Introduction

The following document presents post-distribution monitoring (PDM) findings from the Nepal Red Cross Society's (NRCS) multi-purpose cash (MPC) pilot intervention, delivered in response to the October 2021 floods in Kailali District, Nepal. Readers are strongly encouraged to read the complementary case study document of the pilot intervention before reading this PDM report. The case study describes in detail the preparation, targeting, distribution and encashment and monitoring stages of the MPC pilot implemented in Tikapur and Janaki municipalities, which leveraged elements of Nepal's Social Security Allowance (SSA) programme, in order to provide cash assistance to flood-affected households.

The intended audience of this PDM report includes internal International Red Cross and Red Crescent Movement actors, as well as external project partners, donors and government authorities in Nepal. The intention is that its contents, along with the complimentary case study of the Nepal Red Cross Societies' action, will contribute to the growing evidence base on the provision of cash assistance through shock-responsive social protection (SRSP) approaches in the context of Nepal.

Readers wishing to learn more on the SRSP actions of the Red Cross in Nepal, are encouraged to contact the following individuals:

- Niru Pradhan, Programme Coordinator, Nepal Red Cross Society, niru.pradhan@nrcs.org
- Hemanta Prasad Dangal, Senior Social Protection Programme Officer, Danish Red Cross, heman@rodekors.dk



1. Background

On 19 October 2021, Kailali district in Sudurpashchim Province, Nepal, was hit by unseasonal floods. In the District's municipalities of Tikapur and Janaki the location of the European Civil Protection and Humanitarian Aid Operations (ECHO)-funded Forecast-based Action (FbA) and Shock Responsive Social Protection (SRSP) in Provinces Lumbini and Sudhurpaschim project – some 436 households were fully destroyed, with a further 2038 assessed as partially destroyed following joint municipality and Red Cross needs assessments.

In order to support flood-affected households, the Nepal Red Cross Society (NRCS), supported by the Danish Red Cross (DRC) and in collaboration with municipality and local and federal Social Security Allowance (SSA) officials, implemented a cash assistance pilot. The objective of the pilot was to provide multi-purpose cash (MPC), through leveraging Nepal's Social Security Allowance programme's financial, IM, grievance and communication infrastructure, in order to meet basic needs and support early recovery of 270 individuals and their families fulfilling the following two targeting criteria:

- Social Security Allowance (SSA) recipient households (HHs)
- Assessed as having partially or fully damaged homes, as a result of the October flooding

The SSA is a national social protection programme, managed and delivered by the Government of Nepal, that provides cash transfers every quarter to approximately 3.4 million people across the country. All recipients are provided with a functioning bank account in order to receive their allowance, and indeed, NRCS' action leveraged the SSA's distribution and encashment processes as well as the programme's IM, communication and grievance systems to flow cash assistance to flood-affected households in a timely, efficient and cost-effective manner.

The expected outcomes of the intervention were as follows:

 Household food and non-food item needs of the flood-affected population are met

- through the MPC
- Shelter and settlement needs of the target population are supported as households transition back to their homes, or to new (perhaps temporary) locations friends, family, neighbours, rentals, etc.)
- NRCS provides a 'proof of concept' to key stakeholders, at both the local and national level in Nepal, regarding the use, potential scalability, and timeliness of leveraging the SSA programme and its features to deliver cash as sistance to disaster affected households

The MPC pilot reached a total of 270 households, with a single cash payment of NPR 13,500. Through the PDM process, the NRCS was able to verify that the MPC supported a total of 1696 individuals living within these 270 households. In summary, the Red Cross implemented the following pilot actions:

- Make use of SSA registry lists, in combination with relevant disaster assessment datasets, to ensure efficient and reli able targeting of identified 'vulner able' and disaster affected households
- Mobilise municipality SMS messaging sys tems, alongside the Red Cross volunteer network, to provide mass messaging to large numbers of targeted individuals through familiar, trusted and localised communication channels
- 3. Make use of SSA bank accounts in order to transfer cash assistance in a safe, cost-effective and timely manner to those in need, and in so doing, leverage the normal SSA distribution and encashment processes familiar to banking and municipalityofficials, as well as recipients receiving the c a s h assistance
- 4. Mobilise the SSA grievance mechanism and officials to provide sustainable, familiar and accessible pathways for recipients to ask questions, provide feedback and find solutions to problems, through localised points of contact and communication channels

2. Post-distribution monitoring methodology

The following section details the intervention's post-distribution monitoring (PDM) methodology consisting of a three-stage process: i) Data collection, ii) Analysis, and iii) Presentation and dissemination.

2.1. Data collection and analysis

Focus groups discussions (FGDs) with key stakeholders as well as individual recipient interviews were the chosen methods for data collection for the after-action PDM process. To conduct the PDM, the Red Cross teams made use of the various tools available in the Movement's Cash in Emergencies Toolkit (CiET), including relevant interview templates, resources and interview materials. The annex to this document provides links to all adapted questionnaire templates that were used in this step, as well as anonymised FGD summary notes and interview data summary tables.

FGDs and recipient interviews were chosen as they allow for analysis on process as well as indications on issues related to timeliness, quality, appropriateness, sufficiency, use and effectiveness of the assistance as reported by recipients and officials. Furthermore, it was crucial that the PDM process should be sufficient to provide quality and reliable data for analysis, but that it must also be practical and able to be adopted and replicated by local Red Cross Chapter teams during future disaster operations, without dedicated external technical assistance. The Red Cross Chapter teams involved in the PDM had previously been trained on data collection and interview techniques, and had prior experience in conducting needs assessments, as well as household risk and vulnerability assessments. The PDM process, and in particular the use of FGDs and individual interviews for data collection, therefore capitalised on available capacity of local Red Cross teams, which is expected to be maintained into the future. The need for the process to produce reliable and useful results, that could be replicated independently by the local Red Cross chapters, was therefore an important objective of the

PDM's design and delivery process.

Another important objective of the PDM was to ensure that the process produced accurate and understandable data for local government officials, including local political leaders, disaster risk management profiles and social protection officials – all of whom were involved in the pilot intervention. The use of cash is not widespread as a disaster assistance modality in the country, and indeed, the Government of Nepal is keen to see evidence of its benefits in this regard. As such, it was therefore important that the pilot intervention produced reliable and accurate PDM data, that could be added to the evidence base on the use of cash assistance in Nepal.

2.2. Focus group discussions

On 8 and 9 December 2021, four focus group discussions (FGDs) were conducted, as summarised in the table below. Two focus groups were conducted with the respective municipality officials and relevant Red Cross staff from Janaki and Tikapur municipalities involved in the implementation and coordination activities of the MPC pilot. Another two discussion sessions were held, one in each of the municipalities, attended by a diverse range of recipients, chosen through convenience sampling, but with care taken to ensure participation of individuals displaying representative characteristics of the assisted population.

To facilitate the discussions, an adapted version of the Movement's FGD template (M5_2_3_1 PDM FGD questionnaire template) was made available to the project team; although open and loosely semi-structured discussions were prioritised for each of the FGDs, interviewers did refer to the template for inspiration when required. The FGDs were completed in line with best practice, and broadly followed the interview guidance as provided in the Movement's Toolkit.

All FGDs were conducted in the Nepali language and audio recorded with the permission of

those in attendance. This was done to allow the project team to transcribe the discussion, thereby facilitating further in-depth analysis by multiple team members. In order that the discussions could be shared and to aid the descriptive analysis within this document, the transcriptions were translated into English and summarised into condensed notes ordered by themes. This simple qualitative analysis technique was used to, once again, ensure that the process may be accessible and understandable to Red Cross field teams, in order that they can independently conduct future PDM activities.

Focus group discussion participants

ID	Participants	Tools used	Date collected
FG1	 Tikapur MPC recipients: Seven people with disabilities that were recipients of the MPC assistance (three females and four males) 	Adapted version of the Movement's Cash in Emergencies' toolkit FGD template (see annex)	Date of FGD: 8 December 2021
FG2	Tikapur municipality officials and Red Cross staff (three female; five male): Deputy Mayor SSA focal point DRR focal point Ward Chair (Ward 8) Chief Administration Officer NRCS Municipality Assistant Danish RC Senior Social Protection Programme Officer Danish RC SRSP Advisor	As above	Date of FGD: 8 December 2021
FG3	Janaki MPC recipients • Five single, divorced or widowed women (with one under 5 child) • Five older citizens (two female and three male)	As above	Date of FGD: 9 December 2021
FG4	Janaki municipality officials and Red Cross staff (three female; four male) SSA focal point DRR focal point Municipality communication focal point NRCS Municipality Assistant NRCS Champion Danish RC Senior Social Protection Programme Officer Danish RC SRSP Advisor	As above	Date of FGD: 9 December 2021

2.3. Individual recipient interviews

Individual recipient interviews were conducted using an adapted version of the questionnaire template of the CiET (M5_2_3_2 PDM unconditional CTP survey template), which was initially tested, and then refined, following two test interviews of MPC recipients. This was deemed as a necessary first step given the need to adapt the questionnaire to the context of Nepal and the SRSP specifics of the pilot intervention.

The questionnaire consisted of 26 questions and was expected to last approximately 30 minutes (including introductions and closing). This was deemed as an acceptable length given relevant constraints such as enumerator time, resources and expected interviewee engagement. Interviews were conducted with the recipients of the MPC, or caregivers in the case of child grants and people with disabilities, as required and given the situation. Individual recipient interviews were conducted by a team of four Red Cross volunteers, Champions and Municipality Assistants acting as enumerators from the week of 20 December 2021. The following section presents the sample size calculations for this activity.

The below calculations were conducted using the CiET survey sample calculator (M5_1_1_5 Survey sample calculator template).

Total population (i.e., number of recipients receiving the MPC assistance) = 270

- Total in Janaki = 74 (27% of total)
- Total in Tikapur = 196 (73% of total)

Sample calculation	Value
Population size	270
Confidence interval	0.99
Margin of error	0.05
Prevalence	0.50
Design effect	1.00
Expected response rate	0.95
Calculated sample size = 203	

Actual sample collected = 207 (134 Tikapur; 73 Janaki)

Readers will note from the table above that the final actual number of individual recipient interviews conducted by the Red Cross enumerators equalled 207 (from an initial planned sample size of 203), with 73 completed in Janaki and 134 in Tikapur. It should be noted that whilst initial plans intended for the use of random sampling and proportionate stratification across the two municipalities, capacity and timing restrictions as well as an external requirement, resulted in all MPC recipients in Janaki being interviewed followed by 134 in Tikapur, resulting in a total of 207. Improvements to future PDM processes will see strict adherence to the use of random sampling using a random number generator, as well as the application of proportionate stratification (at least across geographies, but perhaps other parameters as appropriate, practical, and indeed, deemed useful with regards to contributing to the descriptive analysis that would follow), reflecting a desire to ensure an improved and representative sample for the two municipalities.

Red Cross enumerators used KoBo Collect for the data collection, and applied the Movement's CiET 'Guide to HH & KI interviews' (M5 1 2 4 Guide to HH & KI interviews). KoboCollect was used as the enumerators had previously been trained on the software and it was found that this digital solution allowed for more efficient and effective data collection and analysis by the project team, thereby saving time and resources that otherwise would be used for transcribing and importing of data into digital formats. As stated, the questionnaires were tested before being made available to the enumerators. Indeed, care was taken to brief the enumerators on the questions and to address any concerns that they may have with the questionnaire itself and the PDM process more broadly. Dedicated technical assistance was provided by the Danish Red Cross throughout this process - questionnaire development, uploading to Kobo, roll-out to enumerators - noting that this was the first occasion in which the Red Cross Chapter had conducted a PDM exercise for cash assistance. Upon completion of the 207 individual interviews. the Red Cross teams utilised the in-built analysis and data summary features of Kobo to produce data summary tables, available at this link.

3. Post-distribution monitoring discussion

The following section provides a summary of the PDM findings of the FGDs and individual interviews. Readers are encouraged to consult the selection of graphs and data presentations in the pages that follow, as well as the full KoboCollect survey summary tables, available at the following link.

Data from the PDM process raised a number of important, findings. All interviewed recipients reported as having received NPR 13500 from the Red Cross with no instances of bribes or other financial incentives required in order to be included within the beneficiary list. 206 interviewees replied that they felt 'completely safe' during the bank encashment process, with one replying that they did not know. All reported that every item they required, and that they spent their multi-purpose cash on, was available in the market, and as shown in the graphs below, the top-five items prioritised first by recipients were as follows: food (49.8%); medical expenses (14.5%); clothing (14%); shelter construction materials (7.7%); paying debts (6.3%). This was an important finding, highlighting that markets were functioning in the period following the flood, and that stocks were quickly able to meet demand. This was a finding corroborated by local officials and during informal conversations with local traders, noting the quick recovery of the markets to meet post-disaster demand. Furthermore, as expected with MPC, the assistance provided recipients with the flexibility to support their households across a range of needs and sectors. The flexibility that cash offered households was noted as a significant positive by officials and recipients, especially when compared to the provision of in-kind support.

It is important to mention the reported data on 'conflict', at the household and community level, as a result of the assistance. 21% reported the cash assistance as causing 'conflict' in the household, and 32% reported 'conflict' in the community. These were surprising findings, given the positive feedback expressed by

the recipients themselves, local officials and community leaders, as well as Red Cross teams during the PDM process and during follow-up interactions by the team on these findings in particular. It was crucial that any risk posed by the pilot regarding protection and conflict issues were investigated immediately.

There seems to be two reasons for the findings regarding reported household and community conflict. Firstly, the term 'conflict' seemed to be interpreted differently across interviewees. It is believed that some interpreted discussions in the household on what expenditure to prioritise may have constituted conflict, or examples where neighbours from surrounding communities that didn't receive support expressing 'jealousy' as a cause of conflict. However, when questioned on this issue, local authorities noted no reports of protection issues or community problems as a result of the assistance, and rather, emphasised the positive sentiment towards the intervention, especially when it was understood by all why those supported had received assistance. Indeed, the most popular piece of feedback was requests to reach more communities and take the intervention to scale in the future. Secondly, a key lesson for the project team highlighted the need to define 'conflict' in a clearer manner to support enumerators during data collection, as findings indicated that how interviewers asked the question on conflict, combined with different interpretations of the term by interviewees, had raised these results. As such, in future PDM processes, a scale of 'conflict severity' will be used, with dedicated follow-up questions included within the PDM questionnaire to understand the nature of the reported conflict.

Finally, it is important to note that 206 interviewees reported 'yes, completely' to the question of whether they were satisfied with the assistance they had received, with one individual noted 'somewhat satisfied'. All reported a 'better opinion' of the Red Cross following the intervention, and perhaps most

importantly, an overwhelmingly number of those interviewed expressed a preference for cash support, rather than in-kind, if the assistance was to be done over again – namely 99% (205) preferred cash, with the final 1% (2) noting a preference for in-kind.

This finding is an important result, and one that should be taken seriously by all stakeholders if the intention is to provide assistance to the population that meets their needs, whilst also offering choice and dignity in their preparation for, or recovery from, disasters. Discussions with local officials noted the efficiency of the action and the advantages of leveraging components of the SSA delivery chain. Both sets of municipality officials spoke positively of the intervention and intentions to explore future opportunities to deliver assistance to communities using this method in the future.

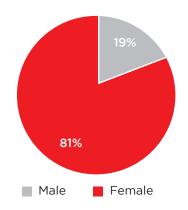
3.1. Summary data on respondents

Total number of individual interviews conducted amounted to 207, with 73 conducted in Janaki and 134 in Tikapur.

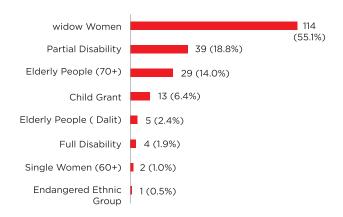
Janaki	Tikapur	Grand Total
73	134	207

As shown by the pie chart immediately below, 81% of respondents were female, noting the high percentage of women within the targeted SSA categories that received the MPC. This is reflected in the bar chart that follows displaying the SSA categories of recipients interviewed.

Reported gender of interview



SSA category of recipient interviewee

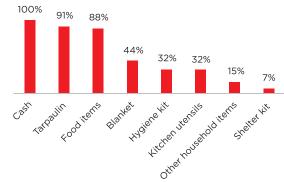


Average recipient household size

Average HH size	Expected total reachedTotal
6.28 Minimum = 1 Maximum = 18	6.28 x 270 = 1696 individuals

An important finding of the PDM noted a reported average household size of 6.28 individuals. This was notably higher than the recognised average household size of five individuals for Nepal. This raises important questions regarding the transfer value used for the MPC pilot. Indeed, the total of NPR 13,500 is offered by the Nepal Cash Coordination Group as a minimum transfer value amount that should be provided to meet basic needs of an average household of five for one month. During the pilot, the decision was made to use the transfer value at NPR 13,500 due to resource constraints and the wish to balance reaching as many households as possible, with an acceptable transfer value. However, noting the variation in the observed household size within the intervention area, compared to the country mean, it would seem prudent to adjust the transfer value to reflect this difference for future interventions. Readers will also note that during after-action review meetings with wider Red Cross and government officials that were not directly involved in the intervention. questions were raised as to how the NPR 13,500 transfer value was decided. The

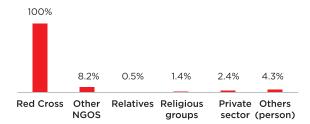
Red Cross team took the opportunity to justify the decision, noting the application of the Nepal Cash Coordination Group's recommendations. Nevertheless, further dissemination efforts are clearly required by all actors, including the Red Cross, the Cash Coordination Group and within government structures to ensure local government officials and humanitarian and development partners are aware of standards and recommendations regarding cash assistance in Nepal, including transfer values.



Question: What type of support has your household received since the floods

It is interesting to note the various types of assistance that interviewed households received following the floods. Of course, all households noted that they received cash support, and a significant number also noted that they had received tarpaulins and food items - 91% and 88%, respectively - as well as a selection of other items. Following the floods, the Red Cross and a number of other organisations active in the area mobilised in-kind supplies, and in some cases, pre-positioned stocks to provide assistance to affected households. Readers will note that the scale, level of complexity and available resources for the PDM did not allow for an analysis of questions regarding relative cost savings between cash and in-kind, or a deep dive into the sufficiency and appropriateness of the in-kind support received by households in comparison to the MPC assistance which was provided to meet basic needs over one month. However, as stated earlier, given the overwhelming preference as stated by recipients for cash assistance for future interventions and the noted functioning of the markets to provide these goods, it would be prudent for future research to understand the comparative cost and efficiency gains between cash and in-kind, as well as the possible complementarity benefits of the two modalities.

Question: Which organisations have you received cash support from specifically?

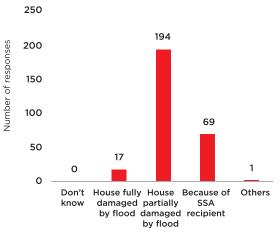


Question: Of all the money you have spent, what were your top five areas/categories you spent your money on?



As alluded to above, all goods provided for in-kind were reported by interviewees as also being available to them in the local market. Once again, the scale and complexity of this PDM does not allow for commentary on issues related to the change in supply of these goods before and immediately after the disaster, but conversations with traders and officials noted no notable and persistent negative impact on the market itself, or its supply chains, as a result of the flood. This was despite the reported severity of the flood by interviewees as being the worst flooding across the area in decades. Further research on future cash assistance interventions may wish to investigate questions regarding the impact of cash versus in-kind on the local economy, particularly in relation to the role that cash can play in supporting the recovery of the market, especially in terms of the benefits to local traders and wholesalers offering these goods to communities post-disaster. Readers are encouraged to consult the full Kobo data summary tables linked here for further detail on the reported expenditure preferences of interviewed recipients. Second, third, fourth and fifth order priority graphs are also available, highlighting further the breadth of spending across sectors, and therefore, the implied benefits that the flexibility of cash assistance has provided to the supported households in this instance. It should also be noted that some 43% of interviewees reported debts as a result of the flood disaster, highlighting availability of cash as an important topic concerning coping strategies for these communities.

Question: What were the selection criteria for receiving this cash assistant?

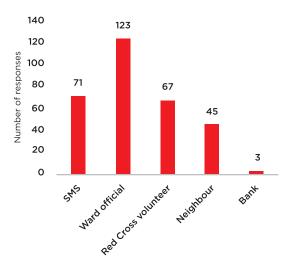


Selection criteria as reported by interviewees

Regarding the question on the number of targeting criteria interviewees believed they had met, in order to receive the cash assistance, it was interesting to see that 134 were able to state at least one reason, 72 were able to provide two criteria with which they were targeted, and one individual provided three. These findings show that despite the dedicated communication efforts, more will need to be done in the future to appropriately communicate to individuals how and why they were selected for the cash support. Nevertheless, all 207 of interviewed households (100%) were able to identify at least one criterion as to why they had been selected for the cash assistance. This reflected the dedicated communication efforts undertaken in collaboration with government officials, in which the SSA registry SMS

contact details of recipients were used to send out two SMS messages to MPC recipients providing information on the MPC pilot, including timings, targeting criteria and the encashment process. Similarly, those that hadn't provided mobile SMS contact details during the SSA registration were visited in person by Red Cross volunteers and staff, as well as Ward chairs in coordination with the Red Cross team. It will be crucial that the observed level of coverage, in terms of opening and maintaining communication channels with recipients, is maintained when future cash interventions are scaled. The use of the municipality SMS messaging system and making use of SSA registry contact data, will likely be crucial in this regard, combined with dedicated in-person visits for especially vulnerable households.

Question: How did you receive the message about the cash support?

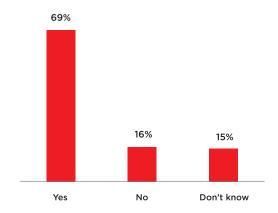


Reported means of communication

As shown, the most popular form of communication noted by those interviewed was through Ward officials, followed by SMS and in-person visits by Red Cross volunteers. A reported 120 recipients were informed of the assistance through one form of communication. A further 72 were reached with two, and finally 15 through three means of communication, meaning, as stated, that all 207 interviewed recipients were reached with at least one message.

During the PDM process, it was proposed that localised communication channels such as *Badhgadhs* should be used to share information to recipients. The authors would express caution on this proposal, noting the

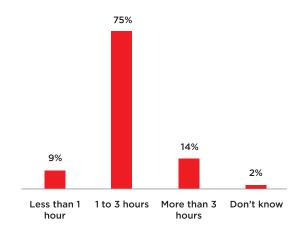
effectiveness of *Badhgadhs* to share mass information to a population in a given geographic area, but questions over the ability to provide accurate, nuanced information to a selected sub-population of a given area targeted for assistance. Nevertheless, their role could be explored alongside that of local groups, government officials and other community leaders alongside the Red Cross and digital communication channels.



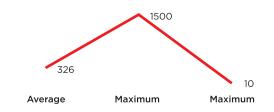
Encouragingly, 69% of interviewees reported that they were informed about how to report problems or ask for help regarding the cash received. Further clarity will however be needed to reinforce messages on available grievance and feedback services during future interventions, especially those done at a larger scale. Indeed, a key lesson for the Red Cross team highlighted during the various after-action review meetings with local officials, was the need to better clarify the possible role and mobilisation requirements of the SSA grievance processes managed at the local level (Ward and Municipality).

These processes, when functioning, could offer accessible and reliable service points for recipients to provide feedback on the assistance they have received. Nevertheless, it may be the case that these local SSA grievance systems in particular, may require complimentary support, perhaps from actors such as the Red Cross, for specific emergency cash interventions in order to temporarily fill human resource gaps, and provide a greater breadth of accessible service points to recipient populations, for example.

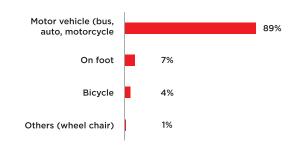
Reported time spent to complete encashment (complete return journey)



Transportation costs for encashment (NPR)



Reported mode of travel for encashment



Question: Were you informed about how you can report problems or ask for help regarding the cash you received?

One to three hours was noted as the most popular reported time spent to complete the encashment process – meaning time to complete the full return trip to the bank and back home. 14% of interviewees noted the trip took more than three hours, with only 9% noting a return trip of less than 1 hour.

Importantly, interviewees also noted varying transportation costs associated with retrieving their MPC from the bank branch, and the majority were required to travel by motor vehicle to get to the bank branch to collect their MPC. This highlights the limitations of the SSA encashment process as it currently functions, with the need for recipients to travel to a single defined bank branch within the municipality often causing challenges, especially to those that have mobility-related needs. The average transportation cost was reported as NPR326, with a maximum of NPR1500 and a minimum of NPR10. Once again, these findings also point towards the need for actors to integrate indirect costs associated with receiving the support into the transfer value of the cash assistance.

Concurrently, the findings also highlight the benefit of exploring alternative delivery methods, such as the cost savings and flexibility afforded to recipients if ATM debit cards were provided to all SSA bank account holders. Similarly, mobile money solutions may also allow for greater flexibility for recipients to receive and spend their allowance without incurring indirect costs associated with travelling to collect their assistance. Finally, the benefit to the bank branches may also be apparent, in terms of the reduced strain on human resources and service capacity required at these branches if recipients were able to use ATMs, or other digital payment solutions instead.

4. Annex - Tools, templates and other resources

Annex 1: Focus groups discussion questionnaire

Annex 2: Individual recipient questionnaire

Annex 3: Tools, templates and other resources

The following bullet point list outlines the various tools and templates that were adapted and used for the PDM process described within this document, all of which are available within the Movement's CiET:

- M5_2_3_1 PDM FGD questionnaire template
- M5_2_3_2 PDM unconditional CTP survey template
- M5_1_2_3 FGD guidance
- M5_1_2_4 Guide to HH & KI interviews
- M5_2_3_3 PDM unconditional survey database template
- M5_1_1_5 Survey sample calculator template



FLOOD RESPONSE MULTI-PURPOSE CASH, DELIVERED THROUGH LEVERAGING NEPAL'S SOCIAL SECURITY ALLOWANCE PROGRAMME

POST-DISTRIBUTION MONITORING REPORT: OCTOBER 2021, WESTERN NEPAL FLOODS 4 APRIL 2022







