Food Security Sector / Transfers Working Group

Cash and Voucher Assistance Workshop

COVID-19 response in host communities: analysis, challenges, way forward

25 June 2020
11:00 – 13:30

Cox’s Bazar, Bangladesh
Agenda

• Introduction (15 mins)
• Analysis: situation and response analysis, and implications for CVA programming (15 mins)
• Partner presentations (90 mins)
• Gender perspective (10 mins)
• Way forward and recommendations (20 mins)
Introduction
Cash and Voucher Assistance: CVA refers to all programs where cash transfers or vouchers for goods or services are directly provided to recipients. In the context of humanitarian assistance, the term is used to refer to the provision of cash transfers or vouchers given to individuals, household or community recipients; not to governments or other state actors. This excludes remittances and microfinance in humanitarian interventions (although microfinance and money transfer institutions may be used for the actual delivery of cash).

The terms ‘cash’ or ‘cash assistance’ should be used when referring specifically to cash transfers only (i.e. ‘cash’ or ‘cash assistance’ should not be used to mean ‘cash and voucher assistance’). This term has several synonyms (see Cash Based Interventions, Cash Based Assistance, and Cash Transfer Programming). Cash and Voucher Assistance is the recommended term (https://www.calpnetwork.org)

- CVA widely used by Food Security Sector: 35% of WFP assistance was CVA in 2018, Cash and Market WG in gFSC; 91% MPCG spent on food (WFP, Lebanon)
- Needs analysis: food security and essential needs – socio-economic vulnerabilities (REVA 3)
- COVID-19 and effects of measures to contain it (lockdowns, physical distancing, etc.) saw increase in CVA assistance in the world and request to link to social protection networks
Introduction

In Cox’s Bazar

- In refugee camps, over 80% receive food through e-voucher (shifted to commodity voucher due to COVID-19)
- In host community, no limitations by GoB to CVA and existing experiences/capacity at local and national level

<table>
<thead>
<tr>
<th>Reporting Programme Partners</th>
<th>Unconditional Cash</th>
<th>Conditional Cash</th>
<th>All CVA</th>
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<tbody>
<tr>
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<td>0  ➔  14</td>
<td>17  ➔  8</td>
<td>17  ➔  15</td>
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- FSS partners increased response to COVID-19 through CVA:
  a) re-programmed livelihoods programs (training, inputs distribution, etc.) to un-conditional cash
  b) started and/or enlarged new CVA programs to serve new beneficiaries and new needs
- FSS supported strategy (COVID-19 response plan, guidance, etc.), Information management, operational coordination.

Objective of the workshop: taking stock of existing experiences to define a coordinated and effective way forward.
The volume of cash programming in humanitarian settings has doubled since 2016, reaching $5.6 billion by the end of 2019.

Efficiency enhanced due to instituting common standards; discussions on localising cash responses; and in more coordinated approaches at global and country level.

Expanding cash assistance to address the wider socio-economic impact of COVID 19

Cash response in coordination and coherence with, existing national social safety net programmes,

190 states and territories having planned, introduced or adapted existing social protection safety nets in response to the pandemic - AFG cash & food security; PAK social protection safety net

GoB is already implementing a Government to Persons (G2P) Payment system through MoF to pay all Social Safety Net beneficiaries.

Beneficiaries choose preferred payment mode i.e. Banks or Mobile Financial Services e.g. bKASH, Rocket, SureCash and Nagad. – see mapping of mobile financial service providers
Analysis
Situation Analysis

Needs

- **Access to food** – 7 out of 10 respondents reported not having enough food to eat due to lack of money (77%), followed by inability to access markets (9%) (WFP, May 2020)

- **Food consumption** – 4 out of 10 households have an acceptable diet, down from 7 out 10 during the first 3 weeks of the lockdown, and from 8 out 10 before the COVID-19 pandemic (WFP, May 2020)

- **Income** – 7 out of 10 respondents experienced negative impact on their income and an average income loss of BDT 2,100 per week was reported (WFP, May 2020), 80% of total workforce are in informal sector (BRAC)

- **Shocks** - increased expenditures on non-food essential needs including transportation and health care

Markets

- **Source of food** – 60% of households rely on markets or grocery shops, followed by assistance from humanitarian agencies and government (27%), and own production (10%).

- **Access** – reasons for not accessing markets or grocery stores included travel restrictions (36%), concerns about going outside (16%), security concerns (9%), and markets closed (5%).

- **Price increases** ranging from 20% - 50% for different food items reported up to April (WFP, 2020) stabilized or declined towards end of May, boosted by improved supplies (WFP, 2020).
Situation Analysis

Markets

- Vendors reported an increase in customers requesting to purchase items on loan or credit (REACH, May 2020).
- Increase in informal vendors was reported by respondents, suggesting that most new vendors are recently unemployed or day labourers who recently lost their sources of income (REACH, May 2020).
- Most markets remain crowded, with social distancing rules not strictly observed (WFP, 2020).
- Delayed supply of agricultural inputs will impact farmers and food availability in 3 to 4 months (BRAC).

Vulnerable groups

- 135,104 individuals (5% of total population) are 60 years of age or more in Cox’s Bazar, and globally older persons are facing barriers accessing goods and services (BBS, 2011, MERS, 2020).
- Child protection risks – violence, abuse, neglect and exploitation - driven by economic poverty (Save the Children, 2020).
- GBV exacerbated by confinement, and pressures specific to COVID-19 – see CVA and GBV Compendium.
- Urban areas – people dependent on trade, informal labour and more likely to fall ill to COVID-19 – are likely hot spots for economic vulnerability and food insecurity (CaLP, 2020).
GoB measures on Social Protection due to the COVID-19 pandemic at national level:

• The government is boosting the allocation for eight core safety net programmes, especially food-based interventions. The number of widows, destitute and deserted women entitled to BDT 500 per month support from the government would increase by 850,000. Another 250,000 would be added to the list of the financially insolvent disabled, who receive BDT 750 a month (See more)

• Government officials and teachers are distributing fortified biscuits to the houses of over 3 million primary school students so that they are not deprived of nutrition while schools are closed due to the coronavirus outbreak (See more)

• The government's move to provide cash assistance to 5 million poor families hit by the coronavirus pandemic is finally taking off, with the four major mobile financial service providers set to deliver it from May 14 (See more)

• With the coverage of stimulus packages, farmers will be provided with fertilizers, machinery, fuel and electricity at subsidized prices under one of the packages involving Tk 9,500 crore (See more)

• The government is working to develop a database of nearly 125,000,000 beneficiary families where each recipient would be handed a smart Quick Response (QR) card for the distribution of rice and other aid who are facing food insecurity and hunger in absence of income as the economy remains under severe strain for a month-long shutdown since March 26 (See more)
GoB measures on social protection during the COVID-19 pandemic in Cox's Bazar:

• DC at Cox’s Bazar are distributing food basket (20kg rice, 1litre oil, 1kg pulse, 1kg onion, 2kg potato) to the poor people in the Cox’s Bazar district. They are targeting 40,600 beneficiaries for COVID-19. They are going door to door to distribute these food items (See more)

• DC at Cox’s Bazar are also distributing cooked food every day to 200 poor people

• The government has allocated 23,496.98 mt of rice under the Vulnerable Group Feeding (VGF) programme to assist the families of fishermen in 44 Upzillas including Sadar, Chakaria, Maheshkhali, Ukhiya, Pekua, Kutubdia, Teknaf and Ramu upazilas of Cox’s Bazar district (See more)

Useful Links:

• Dashboard on Social Protection by the Social Security Policy Support (SSPS) Programme

• Social Safety Net budgets

• Socialprotection.org Programme search
Response Analysis: Total Planned Coverage

- **Sufficient coverage** (people in need) of unconditional cash assistance is expected in **Ukhiya** and **Teknaf** by 10-12 partners.

- **Lower coverage** is foreseen in Cox’s Bazar Sadar, Kutubdia, Pekua, and Chakaria by 1-3 partners planning to intervene.

- 27% of population in **Ukhiya** have been reached, and 14% of population in **Teknaf** have been reached so far.
Response Analysis: Trends

Delivery mechanism – 51% of unconditional cash grant (UCG) is delivered at distribution points, 30% through mobile transfer, 19% through door-to-door distribution, and 1% through bank transfer

Transfer frequency – 52% of beneficiaries will receive one-off assistance, 46% will receive monthly, and 1% will receive bi-weekly

Transfer value – 47% of beneficiaries will receive BDT 3,000 – 4,500, 32% will receive BDT 1-2,999, and 22% will receive over BDT 4,500
Response Analysis: Coordination

Food Security Sector

- Data collection through FSS online 5Ws tool and interactive dashboard for coordination
- Multi-sectoral updates through FSS weekly updates
- Cross-checking of beneficiary lists for deduplication – 7 partners UNHCR, World Vision, WFP, UNDP, IOM, ICCO, and Plan International so far – please share list beneficiary NIDs in Ukhiya and Teknaf with FSS

Transfers Working Group (TWG)

- TWG established for coordinated response across CVA actors, 30+ agencies as members, meets 2-weekly,
- CVA guideline in response to COVID-19 by Transfers Working Group
- Operational guidelines by National Cash Working Group
Implications for CVA Programming

CVA in COVID 19: Programme Cycle

- **Preparedness** for sustained responses and to adjust based on evolving needs ([CaLP, 2020](#)).
- **Situation / Response Analysis** – assessments (needs, market, FSP), vulnerability, feasibility
- **Design** - Targeting, Transfer value & frequency/duration, delivery mechanism, reorienting prog ([ICRC, 2020](#))
  - Frequency – combining monthly transfers with single up-front transfer or “preventive” transfers”

Implementation

- **Preventative measures** such as crowd control, sanitary safety, sensitization, waive physical registration and data collection – see more in the sectoral guideline on [recommendations for distributions](#)
- **Access** of affected population to points of retrieval, redemption, and purchase

Monitoring

- **Frequent** remote market, output and outcome monitoring for CVA - PDM!
- **Monitor market prices** to inform programming and appropriateness of CVA ([CCI, 2020](#))
- **Document and share lessons learned** in timely manner to the wider community of practice ([CaLP, 2020](#))
Overview of the Cash Assistance

Due to the nCOVID-19 pandemic, project participants lost their job/reduce the daily income, suffer serious crisis of daily commodities. Food security disrupted, access to health services goes beyond the capacity and for many people they have to skip meals.

- **Objectives:** To extend quick emergency support to marginalized communities for coping up with pandemic

<table>
<thead>
<tr>
<th>COVERAGE AREAS, # of Participants, Supported Items and Frequency</th>
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<tbody>
<tr>
<td><strong>Upazila</strong></td>
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<tr>
<td>Ukhiya</td>
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<tr>
<td>Teknaf</td>
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<tr>
<td><strong>Total</strong></td>
</tr>
</tbody>
</table>
Overview of the Cash Assistance

- **Delivery Mechanism**: Cash in Hand through BANK ASIA and Hygiene Kit by ESDO.

- **COVID-19 safety/Sanitation Measure in Place**:
  - Ensure Safety equipment for, UNDP, Partner staffs, volunteer, bank officials and police
    - Personal Protective Equipment (liquid resistance full gown with hood), Shoe cover, Mask, Fiberglass Goggles, Hand gloves, Disinfectant Handrub (for venue), Disinfectant spray (for venue and personal protection (to be issued to everyone)

  - Marked circles for 1 meter distancing in the que
  - Ensured temperature check up
  - Ensured bleach solution spray at distribution points
  - Ensured Hand wash by soapy water/hand wash
  - Awareness messages delivery during.

- **Constraint to mobile money transfer or remote delivery**:
  - Maximum participants don’t have mobile set/SIM and mobile wallet
  - We planned to support as quick as possible (Logistics arrangement might not possible for remote delivery with in short time)
• **Selection Criteria : Leave no one behind**
  
  • Poor households, Women headed/Widowed Women, HHs with Disabilities, Elderly HHs, Ethnic and Religious minorities, HHs not covered by similar hygiene and food assistance
  
  • Beneficiary Identified with the Support of Union Parishads/Ward PIC Committee, H2H verifications, HHs Coordinates record.
  
  • Database verified by UNO Office
  
  • Cross Checking : With NID/BRC with Database/master roll
  
  • **National Identity Card (NID) was the key document of for verification of participants.** In selected cases Registered Birth Registration Card (online) has been accepted.
  
  • Distribution monitored by designated Tag Officer (UNO representatives)
  
  • Union Parishad Chairman, Ward member, civil society rep. was present
Monitoring

- Monitoring method used: In person visit by UNDP each Distribution Point to oversee the:
  - Process of distribution
  - Protection issue resolve
  - Feedback mechanism
  - Reduce risk of infection
Challenges, Lessons Learned, and Recommendations

Challenges:

- nCOVID-19 itself a challenge, risk of transmission/infection
- Maintaining the social distance.
- Covering 300+ participants in a day/in a one distribution point
- Pressure from local leader
- NID/Birth registration mismatch
- Mobile money transfer/remote delivery

Lesson Learned:

- Keeping target around below 250 per distribution/in a day point is easy to covered
- Identify the aged person, persons with disability and other PIN earlier and nominate eligible relative reduce the absentee/drop out of recipients.
- Waiting list help us cover the maximum targeted
Challenges, Lessons Learned, and Recommendations

**Recommendation:**

- Verification Officer must check each recipient to match with the photo.
- Do not compromise the security, presence of police is a must.
- Always invite officials from Union Parishad and UNO’s office to ensure better engagement.
- Start the distribution with a short speech from UNO/Union Parishad Official, but do not delay the distribution if they are late to reach the venue.
- Provide nCOVID-19 prevention messages, verbally and through pamphlet. Make short discussions while people are in the que. A staff from partner agency or UNDP must answer the questions.
- Volunteers must not have any decision making authority as they are recruited for a certain venue only. Solutions for any challenges must be taken by partner staff in consultation with UNDP representative.
- Photocopies of NID/BRC is not acceptable. In special circumstance (i.e. when the original is lost), it can be granted for the actual beneficiary if approved by the present Union Parishad Member/official.
- Emergency support will be provided to the listed beneficiary only. If the person is not available in the location, a primary family member can receive the support for the household upon submitting evidences (NIDs/BRCs showing the relation) and approval of the respective Union Parishad member.
nCOVID-19 response in Picture

TEMPERATURE CHECKING

01

HAND WASH

02
nCOVID-19 response in Picture

WAITING AREA

VERIFICATION DESK

03

04
UNDP-nCOVID-19 response in Picture

RECORD KEEPING DESK

CASH DISTRIBUTION DESK

05

06
UNDP-nCOVID-19 response in Picture

HYGIENE KIT DISTRIBUTION DESK

SAFE EXIT

07

Thank you

08
World Food Programme
Special Support for Host Communities (SSHC)

Providing emergency support to vulnerable households during COVID-19

2020 June
Overview of SSHC Programme Design

- Combination of in-kind and cash support, in consideration of possible supply chain constraints on key commodities
- Existing Livelihoods beneficiaries
  - Suspension of normal programming
  - Emergency support to prevent asset loss and/or harmful coping strategies
- Government partnership in other upazilas
- Approximately 96,000 households planned
## SSHC Programme Design

<table>
<thead>
<tr>
<th>Phase</th>
<th>Activity</th>
<th>Partner</th>
<th>Upazila</th>
<th># of HHs</th>
<th>April</th>
<th>May</th>
<th>June</th>
<th>July</th>
<th>August</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>Isolation &amp; quarantine centres (combination of dry food rations &amp; hot meals)</td>
<td>GFA Partners</td>
<td>Various</td>
<td>Upon request</td>
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<td></td>
<td></td>
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<tr>
<td>2</td>
<td>Combination of in-kind and cash</td>
<td>RIC</td>
<td>Ukhia</td>
<td>13,495</td>
<td>HEB (5kg)</td>
<td>Cash (4,500 BDT)</td>
<td>In-Kind (27kg YSP + 6kg oil)</td>
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<td></td>
<td>Shushilan</td>
<td>Teknaf</td>
<td>10,768</td>
<td>HEB (7kg)</td>
<td>Cash (4,500 BDT)</td>
<td>In-Kind (27kg YSP + 6kg oil)</td>
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<tr>
<td>3</td>
<td>Combination of in-kind and cash</td>
<td>BRAC</td>
<td>Ramu</td>
<td>12,000</td>
<td>In-Kind (60kg rice + 5kg HEB)</td>
<td>Cash (4,500 BDT)</td>
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<td></td>
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<td>Sadar</td>
<td>13,500</td>
<td>In-Kind (60kg rice + 5kg HEB)</td>
<td>Cash (4,500 BDT)</td>
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<td></td>
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<td>Kutubdia</td>
<td>6,000</td>
<td>In-Kind (60kg rice)</td>
<td>Cash (4,500 BDT)</td>
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<td></td>
<td>SARPV</td>
<td>Chakoria</td>
<td>16,500</td>
<td>In-Kind (30kg rice + 5kg HEB)</td>
<td>Cash (4,500 BDT)</td>
<td>In-Kind (30kg rice)</td>
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<td></td>
<td></td>
<td>Pekua</td>
<td>5,500</td>
<td>In-Kind (30kg rice)</td>
<td>Cash (4,500 BDT)</td>
<td>In-Kind (30kg rice)</td>
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<td></td>
<td>RIC</td>
<td>Moheshkhal</td>
<td>18,500</td>
<td>In-Kind (30kg rice)</td>
<td>Cash (4,500 BDT)</td>
<td>In-Kind (30kg rice)</td>
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</table>
COVID-19 Measures

• Smaller distribution points
• Mobilization spread out over more days
• Handwashing stations and/or hand sanitizer for both staff and beneficiaries
• Use of data collection tool (MoDa) to record distributions rather than paper forms with fingerprints
• bKash not yet deployed for cash distributions
Beneficiary Selection

WFP Livelihood Beneficiaries

Ukhiya & Teknaf

- Existing beneficiaries
- Suspension of normal programming
- Emergency support to prevent asset loss and/or harmful coping strategies
- De-duplication via Food Security Sector

Other sub-districts

Ramu, Sadar, Kutubdia, Chakoria, Pekua, Moheshkali

- Collaboration with DC office and respective UNO offices
- De-duplication analysis of both NIDs and mobile numbers prior to launching distributions
Post-Distribution Monitoring
Ukhiya & Teknaf: Food Security Indicators

This FCS is an average. Acceptable FCS increased from 62% post-HEB distribution to 77% post-cash distribution.
Post-Distribution Monitoring

Ukhiya & Teknaf: Distribution

**GENDER**
- Female: 94.03%
- Male: 5.97%

**AVG. TIME TO REACH DISTRIBUTION POINT**
- 0-15 min: 52.58%
- 15-30 min: 40.00%
- 30-60 min: 4.74%
- 60+ min: 2.68%

**TYPES OF DIFFICULTIES**
- Lack of transport: 81.08%
- Travel restriction: 13.51%
- Unclear information on restrictions: 2.70%

**PHYSICAL DISTANCING in DISTRIBUTION POINT**
- No: 0.21%
- Yes: 99.79%
Post-Distribution Monitoring

Ukhiya & Teknaf: HEB

**WHAT DID YOU DO WITH HEB?**

- Consumed: 93.87%
- Gift/Share some packets: 5.52%
- Stored for future: 0.61%

**CONSUMPTION PATTERN**

- Outside of meals: 72.70%
- During meals together with other food: 23.01%
- As replacement of meals: 4.28%
Post-Distribution Monitoring

Ukhiya & Teknaf: Cash

**Decision on How to Spend the Cash**
- Together male f.: 53.80%
- Female member: 33.54%
- Male member: 12.66%

**Cash Grant Sufficient for Their Needs**
- Yes: 74.21%
- No: 25.79%

**Influenced Spending Decision**
- No one influenced: 99.59%
- Her husband: 0.21%
- Cp staff: 0.21%

**Cash Utilization Pattern**
- Food: 95%
- Non-food items: 47%
- Saving money for future: 18%
- Invest for livelihood activities: 6%
- Payoff loans: 5%
- Share or donate: 1%
- Shelter repairment: 0%
Post-Distribution Monitoring

Ukhiya & Teknaf: Preferred Modality

PREFERRED ASSISTANCE MODALITY

- Cash Assistance: 76.34%
- In-kind Assistance: 23.25%
- No Response: 0.41%
Challenges & Lessons Learned

- Cash withdrawal
  - Difficulty for many agencies to withdraw cash due to bank closures
  - WFP provided cash-out services to Cooperating Partners, where required
  - Lesson learned: Plan well ahead and withdraw cash in tranches
- Abrupt lockdowns due to COVID cases and red zone restrictions
  - Lesson learned: Build flexibility into Distribution Plan
  - Lesson learned: Maintain close working relationship with DC office and UNO offices to negotiate continuation of humanitarian services
WFP SSHC Contacts

Kojiro Nakai
Deputy Emergency Coordinator, Programme
kojiro.nakai@wfp.org

Jessica Kim
SSHC Coordinator
jessica.kim@wfp.org

THANK YOU
BRAC
Humanitarian Crisis Management Programme
30 months of standing together for humanity
Overview of the Cash Assistance

- **Beneficiary:** People (households) who have lost their income due to COVID-19 related restriction who are mainly dependent on daily income.

- **HHs and Money:** 30091 HHs in 11 Unions and 1 Municipality in 2 Upazilas - Ukhiya and Teknaf Upazila. Each household 1500.00. Total 45,136,500.00 (till today). Funded by SDC.

- **Time:** Started on 4th Apr 2020, recent distribution date: 8 June 2020 (with interval).

- **Distribution channel:** Directly to 28,124 HHs (through door-to-door visit), 1967 HHs through BIKASH.

- **Support/coordination:** BRAC Regional Managers, Area Managers and Branch Managers and relevant team/staff support to in coordination with UNO and UP chairmen, UP members and provide logistical support needed.

- **Safety measures:** Used PPE by the distribution team, masks by beneficiaries, safe distance (at least 3 feet). Distribution team also increase number of distribution point at nearest the community.

- **Constraints:** Language and cultural barrier; Many of them don’t have BIKASH account, even mobile number; requires skilled staff; fear of risks of being money be diverted/stolen.
Beneficiary Targeting

- **Selection criteria:** Families that have elderly members and/or persons with disabilities; Women headed households; Households with pregnant or lactating mother; Households with a widow or divorced women; Haven’t received any support from any other sources; Household income currently very low or don’t have any income or livelihood opportunities; Households who are out of government social safety net support.

- **General consensus with local administration:** In the meeting with local disaster management team at UNO office, BRAC describes the objectives, beneficiary criteria, selection and distribution process, and safety & security of COVID-19. Once agreed to a general consensus, a schedule for beneficiary selection and cash distribution is prepared.

- **Initial list of beneficiaries:** BRAC staff select recipients through door to door visit following the selection criteria which is verified by respective supervisor. Union Parishad also prepares a list of the beneficiary and shares with BRAC and UNO. UNO instructed to BRAC’s field management for verification.

- **Verification & finalization by BRAC:** BRAC’s field staff go door to door with assistance of UP Members and CPP volunteers to check the dissimilar HHs (using the selection criteria). Also check and ensure that there is no any duplication of HH. The verified list (with UP’s endorsement) is submitted to UNO.

- **Verification & endorsement by UNO office:** After receiving the verified list from BRAC, the UNO office gets it checked by its own way. Finally UNO endorses the beneficiary list for cash distribution.
• BRAC has a dedicated M&E and MIS professionals, who have a direct communication channel with senior management.

• The MIS staff manage a beneficiary database and provides daily update of the activities. They are not directly responsible for doing activities around beneficiary listing, and cash distribution/transfer process.

• Monitoring Process:
  • Before distribution: Quality of selection, perfection in listing, information gap, documentation, etc..
  • During distribution: Transparency, documentation, etc.
  • After distribution: A certain percentage (nearly 5%) from the total beneficiaries are monitored (mobile based or HH visit) by the monitoring/audit team after the distribution is completed.

• Reporting of monitoring findings: The Post distribution monitoring findings are submitted to the HCMP management for necessary action/ improvement if needed.
Challenges, Lessons Learned, and Recommendations

Key Challenges:

- Restricted vehicle movement in Ukhiya & Teknaf Upazila
- Some restriction on field staff’s movement
- Cash flow from bank
- Distribution suspended by the district and Upazila administration
- Political influence during beneficiary selection

Lessons learned:

- Well ahead sharing with government authorities with all necessary documents is extremely important.
- Letter from top management of the organization to the Government authority is useful.
- Collaborative effort reduces practical hurdle
- Showing neutrality while dealing with people, local leaders and administration
## Overview of UNHCR Cash Assistance

### UNHCR SSN support

<table>
<thead>
<tr>
<th>Project Area</th>
<th>Ukhiya &amp; Teknaf</th>
</tr>
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<tbody>
<tr>
<td>Total Beneficiary</td>
<td>16887</td>
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<tr>
<td>Implementing Partner</td>
<td>WVI</td>
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<tr>
<td>FSP</td>
<td>Bangladesh Post Office (BPO)</td>
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<tr>
<td>Transfer Modality</td>
<td>Cash in Hand</td>
</tr>
<tr>
<td>Frequency of Transfer</td>
<td>One installment</td>
</tr>
<tr>
<td>Program Duration</td>
<td>2020 (12 months)</td>
</tr>
<tr>
<td>Transfer Value</td>
<td># 500 BDT per month or 6000 BDT for 12 months (widow and elderly)</td>
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<tr>
<td></td>
<td># 700 BDT per month or 8400 BDT for 12 months (disabled person)</td>
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<tr>
<td>Targeting</td>
<td>As per GOB SNN criteria</td>
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### Livelihood – COVID response

<table>
<thead>
<tr>
<th>Project Area</th>
<th>Ukhiya &amp; Teknaf</th>
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<tbody>
<tr>
<td>Total Beneficiary</td>
<td>16000 HHs</td>
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<tr>
<td>Implementing Partners</td>
<td>BDRCS BRAC, CNRS, Mukti</td>
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<tr>
<td>FSP</td>
<td>BPO, NAGAD, bKash and direct cash</td>
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<tr>
<td>Transfer Modality</td>
<td>Cash in hand / Mobile Money</td>
</tr>
<tr>
<td>Frequency of Transfer</td>
<td>One installment</td>
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<tr>
<td>Program Duration</td>
<td>One off transfer</td>
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<tr>
<td>Transfer Value</td>
<td>4500 BDT (considering 900 BDT per person and 5 members in a Household. In line with Transfer Working Group discussions)</td>
</tr>
<tr>
<td>Targeting</td>
<td>Criteria in line with livelihood requirements</td>
</tr>
</tbody>
</table>

### Mobile Cash – CBI Pilot

<table>
<thead>
<tr>
<th>Project Area</th>
<th>Ukhiya &amp; Teknaf</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Beneficiary</td>
<td>3000</td>
</tr>
<tr>
<td>Implementing Partners</td>
<td>Direct UNHCR implementation</td>
</tr>
<tr>
<td>FSP</td>
<td>bKash Ltd.</td>
</tr>
<tr>
<td>Transfer Modality</td>
<td>Mobile Money</td>
</tr>
<tr>
<td>Frequency of Transfer</td>
<td>One installment</td>
</tr>
<tr>
<td>Program Duration</td>
<td>3 months</td>
</tr>
<tr>
<td>Transfer Value</td>
<td># 500 BDT per month or 1500 BDT for 3 months (widow and elderly)</td>
</tr>
<tr>
<td></td>
<td># 700 BDT per month or 2100 BDT for 3 months (disabled person)</td>
</tr>
<tr>
<td>Targeting</td>
<td>Based on vulnerability</td>
</tr>
</tbody>
</table>

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Meet Basic Needs, Mitigate Protection Risks
UNHCR Beneficiary Targeting

Lessons learned and feedback mechanisms across blocks

- **TARGETING**
  - Elements include:
    - Mitigation of protection risks
    - Socioeconomic criteria
    - Livelihood component
  - Verification elements:
    - List validation/de-duplication (in coordination with UNO)
    - Cross-checking of targeting and beneficiary data

- **VERIFICATION**
  - Process includes:
    - Community-level sensitization
    - AGD-sensitive distribution Process
    - Adherence to COVID-19 limitations

- **DISTRIBUTION**
  - PDM includes:
    - UNHCR corporate tools
    - Third party support
    - In-house analysis
    - Lessons learning

CBI OUTCOMES: MEET BASIC NEEDS, MITIGATE PROTECTION RISKS
Monitoring

- UNHCR Corporate tools, adapted for the local context, are used across all interventions including questionnaire, data collection (via Kobo) and analysis tools
  - This includes both monitoring of expenditure patterns and feedback on UNHCR delivery of cash assistance, through analysis of beneficiaries’ response
  - The sample is statistically representative and randomized across PoCs
- Monitoring is normally conducted approximately 2 weeks following cash distribution
- Third party is used for data collection, while data analysis is conducted in-house, with the support of the IM team and using UNHCR standard methodology
- Methodology is the same across different PDM, to allow for follow up meta-analysis of trends among respondents
Challenges, Lessons Learned, and Recommendations

**CHALLENGES**

- COVID-19 movements restriction during verification
- Uphold Mitigation of Protection risks across all phases (targeting, verification, distribution, monitoring)
- Ensure coordination between local Authorities and implementing partners throughout the project
- Training of enumerators
- Effective Community engagement/mobilization under COVID

**2019 LESSONS LEARNED**

- Advanced planning required to coordinate with local government and facilitate access and reach of communities
- Protection to be embedded within the project from design to implementation
- Timely monitoring required, including beneficiaries’ feedback across all components
- Sharing beneficiary list among different agencies to avoid duplication coordinated by FSS
- COVID-19 learning (outside from 2019): additional care required to comply to COVID regulations

Recommendations to be drawn upon 2020 implementation
Overview of the Cash Assistance

An overview of intervention:

- **What makes your organization’s intervention unique**
  - **Delivery mechanism** – Cash Distribution Agent (CDA), Bangladesh Post Office (BPO), Mobile Money Transfer (MMT) and Paper Voucher are used for FFV
  - **Last Mile Mobile Solutions (LMMS)** is used to digitize beneficiary registration, verification, distribution planning and management, monitoring and reporting
  - Engagement of Project Implementation Committees (PIC) and adoption of Help Desk (HAD) for ensuring accountability and CRM

Where:

- Two projects (EFSP and GPOP) cover **eight unions** in host communities (HCs), four in Ukhiya and four in Teknaf and **11 camps**

Beneficiaries:

- EFSP: 5,229 HC HHs and 34,112 Rohingya
- GPOP: 1,440 HC HHs (1st phase)

Amounts of cash and months:

- EFSP: BDT 4,500- per HC HH and BDT 805 per Rohingya HH (HH size: 1-7) and BDT 1,170 per Rohingya HH (HH size: >7) for 9 month
- GPOP: BDT 1,000 per HC HH for six months
Overview of the Cash Assistance

• Delivery mechanism used:
  • EFSP: Cash Distribution Agent (CDA), Bangladesh Post Office (BPO), Mobile Money Transfer (MMT) and Paper Voucher are used in FFV
  • GPOP: Mobile Money Transfer (MMT)

• Constraints to mobile money transfer or remote delivery
  • Network interruption
  • Wrong mobile numbers given by beneficiaries
  • Use others’ mobile number by beneficiaries
  • Delay in money delivery by service providers

• COVID-19 safety / sanitation measures in place:
  • Staff – Hand sanitisers, masks, hand gloves, eye glasses, hand washing points, social distancing
  • Beneficiaries – Masks, hand sanitizers, digital thermometers, hand washing points and social distancing (Maintained 3 Feet distancing), Crowed Control
  • Service providers (including government people) - Hand sanitisers, masks, hand gloves, gowns, eye glasses, hand washing points, social distancing
Beneficiary Targeting

Beneficiaries selection:

- Interactions with the local authorities- Union Parisads and Upazilla Parisad at HC & Emergency Food Security Program in Camp as of blanket beneficiary selected approval of CIC & RRRC find out e-Voucher gap for Fresh Food Voucher Distribution program.

- De-duplication exercise with UNOs, other organizations-UNOs, Ukhya and Teknaf Upazillas, Department of Social Welfare along with NGO working at same place, For camp Reduce Duplication check with existing site management, others like minded related program actors, WFP etc.

- Source of beneficiary information-, Upazilla Parisad, Union Parisad, and Community & for camp Camp authorities and others like minded related program actors.

- Verification method: Secondary source Collection from UP, Wealth Raking for preparing Primary list, Endorsed by Community, Follow HAP standard (3 days hanging on public Place), Final list preparation for UP Endorse and Approved By UNO, Door to door survey, 10% verify by MEAL team.
Monitoring process:

- Monitoring method used: Exit interview, home Visit, Over Phone Questioner survey, Day to day activity monitoring, Periodic Monitoring, Baseline and End-line surveys, Beneficiary Verification etc. Engagement of HDA for receiving the complaint from beneficiaries in the distribution points and report to management on timely manner to address

- Frequency of monitoring- One site Monitoring (during activity) PDM (quarterly or end line) depends on Donor demand

- Plan for post distribution monitoring- Monthly, quarterly, and yearly or end line for PDM but depends on Donor demand (remote Monitoring approach)

- Post distribution monitoring checklist: The check list and the exit interview is conducted via Kobo platform where we use tablets for collecting data so that we can see accurate position of survey conduction as well as it allows us to use a digitize version of data collection.
Challenges:

• Bank Cash Liquidity problem & Office days are minimum
• During COVID-19 situation Food items/goods Price quick up-down and availability in Market crisis.
• MMT Network interruption, Wrong mobile numbers given by beneficiaries
• Use others’ mobile number by beneficiaries, Delay in money delivery by service provider

Lessons:

• Strategically dialogues with local leaders and encourage beneficiaries for active participation
• Adoption distance coaching support through mobile along with cash support to graduate ultra-poor HHs to next level of poverty
• Beneficiary received cash at crucial moment when they have no work, No food due to COVID 19 situation

Recommendations:

• Orient the staff how to deal with distribution with in this critical time
• Advocate for increasing the net frequency in Ukhiya and Teknaf by telephone companies
Thank you
Overview of the Cash Assistance

- Support IOM’s livelihoods beneficiaries under SAFEPlus program through cash assistance in response to Covid-19
- 5,500 targeted beneficiaries are from five + three unions of Teknaf and Ukhiya
- Beneficiaries will receive total 9,000 BDT in three instalments (for three months)
- First instalment provided to 5,097 beneficiaries after eliminating some duplications
Overview of the Cash Assistance

- These beneficiaries will receive other IGA and skills development support in the longer term.
- Cash transferred through hand to hand mechanism at distribution points due to unavailability of verified phone numbers with mobile banking account.
- Staff managed the crowd to ensure social distancing, handwashing facility was arranged at distribution points.
- Program implemented by IOM livelihoods partners Prottyashi, Relief International, SHED and United Purpose.
Beneficiary Targeting

- Beneficiaries are from FAO-IOM-WFP implemented joint SAFEPlus program
- IOM targeted 5,500 beneficiaries from their allocated SAFEPlus geographical area
- Beneficiaries were selected based on their vulnerability
- Implementing Partners collected the beneficiary lists and endorsed by the respective Upazila UNOs
- IOM internally checked the beneficiaries selected by implementing partners to eliminate duplications
Gender and Protection Mainstreaming

- The majority of beneficiaries (84%) are women to engage them in IGA activities.
- Provision of breast feeding corner helped the lactating mothers to take care of babies.
- Persons with disabilities were assisted at their houses.
- While several researches show, domestic violence has increased during Covid-19 lockdown, assistance to the women beneficiaries would help them to be empowered.
Monitoring

- IOM used Kobo system to record payment information. This helped to minimise any errors in distribution, double counting, and recording absent beneficiaries. Signature/thumbprint collected to ensure paper trail.
- Developed questionnaire set for PDM to understand the impact, challenges and gaps of the activity.
- PDM planned after each instalments but could not be taken due to restrictions.
- Some case studies show positive impacts of the assistance.
- Post distribution field visits show some beneficiaries invested the grants to continue their business.
Challenges, Lessons Learned, and Recommendations

Challenges:

- Door to door verification of beneficiary lists was not possible due to Covid-19 lockdown. This resulted some duplications in the beneficiary list which were taken care of during distribution.
- Distribution of grants while maintaining social distancing was difficult. The project staff carefully controlled the crowd and marked the ground for queue.
- Due to Government restrictions on banking sectors, access to liquidity from bank was difficult
- Some beneficiaries were unable to receive grants due to absence of proper documents
- Mobilization of beneficiaries and staff were difficult due to movement restrictions
Challenges, Lessons Learned, and Recommendations

Lessons Learned:

• While physical grants distribution is a challenge in the current context, Mobile banking could be a solution to grants distribution

• Door to door verification of beneficiary list is important. This is also indispensable to confirm whether the beneficiaries have active mobile banking account

• Coordination among other actors is crucial to eliminate duplications of beneficiaries and harmonize the assistance

• Proper input support in emergency could enable the affected people to overcome the situation
THANK YOU
Save the Children
COVID-19 response through cash assistance in host community: analysis, challenges and way forward
Overview of the Cash Assistance

- The program was part of country wide program;
- The cash transfer was ‘timely’ and ‘relevant’ to the needs considering the lockdown impacting much on the daily wage earners;
- Coordinated effort with stakeholders; at district, upazila and local level;
- The need was considered by determining minimum monthly expenditure for a family of 5 members;
- Direct house to house distribution / Direct cash Envelope method was followed;
- Physical distancing was maintained – no gathering. Hand washing before and after receiving the cash and signing the muster role;

<table>
<thead>
<tr>
<th>Locations</th>
<th>HHs</th>
<th>Amount, BDT/HH</th>
<th>Duration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ukhia</td>
<td>50</td>
<td>4,500</td>
<td>1-month; once</td>
</tr>
<tr>
<td>Teknaf</td>
<td>50</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sadar</td>
<td>104</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Cash Recipient</td>
<td>204</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food Distribution</td>
<td>52</td>
<td>@2500</td>
<td>Once/Only for Pregnant and Lactating mother</td>
</tr>
</tbody>
</table>
Beneficiary Targeting

**HHs considered** –

- Women-headed families
- HH with under 5 Years of age Children
- HH with Pregnant or lactating mother
- Poor Vulnerable Families affected by COVID-19 pandemic by losing their income opportunity or livelihood options (beggar, rickshaw puller, small traders, daily labors, agricultural workers, domestic workers .... etc.)

  - HHs were selected in coordination with local authorities for better coordination and to avoid duplication
  - Beneficiaries' minimum identifiers (NID and Phone Number) were recorded for compliance
Monitoring

- Distribution took place at HH level;
- Remote check over phone;
- MEAL team initiated remote feedback mechanism;
- Hotline number shared;
- The list of the recipient with other evidences (photographs) was shared approval taken from Upazila and District administration;
- Human Dignity, engagement of community and attention to other needs are three principles we follow
Challenges, Lessons Learned

**Challenges** –
- Direct cash transfers; costly and hard at times while there’s a restriction on vehicle movements
- Selection of beneficiaries; needs are many!
- Pre-verification is difficult;
- Confirmation and presence of beneficiary
- Coordination and selecting the most needy – as coordinated by Authority

**Lessons Learnt** –
- Coordination with local government administration
- Synergies with other actors and locations; and the guidance note on cash transfers
- Establish/strengthen, and raise awareness on, feedback and reporting channels that can be used by children and communities without face-to-face interaction is important. We are accountable to the affected population;
- Training of first responders on the identification of persons with mental health conditions that may be exacerbated by the outbreak (e.g. anxiety, depression)
Recommendations –

- Scaling up cash transfers – rapid scale up need. Contingency fund is needed;
- Funds can be pooled and coordinated among agencies even within current FD7/approval mechanism;
- Cash transfer should be for a longer period, 3 months plan would be beneficial;
- Either Bank Account or Mobile wallet should be promoted, especially for multiple transactions;
- A database, coordinated by sector with relevant basic socio-economic status can be prepared, for future use;
Thank you.

Questions?
Gender Responsive Cash and Voucher Assistance (CVA): Analysis, Challenges and Way Forward

UN Women and Gender Hub
During COVID-19

- Limited livelihood options reported both females and males in both communities;
- Food and nutrition insecurity;
- Exacerbated burdens of unpaid care work on women and girls;
- Men and children eat first, and women eat last;
- Increased risk of GBV;
- Increased tension and uncertainty about future mostly by women;

"Earlier we could go to local market for purchasing fish, meats, vegetable and fruits. But now we can't do that as we don't have money" (Rohingya woman, 30 year, widow)

"Women always do sacrifice their food for others, doesn't matter of Corona Virus." (Rohingya female, 35)

My wife always demands grocery thing but, I already told her that I have no income and no money. Then on this issue we start quarrelling. In other families, they have the same problem as us, some husbands also beat their wives." (Male from host community, Age: 30)

Source: WFP RGA, 2020
### Some of the challenges and Ways forward

<table>
<thead>
<tr>
<th>Some Key Challenges</th>
<th>Ways Forward</th>
</tr>
</thead>
<tbody>
<tr>
<td>CFW activities take place during the hours when women are heavily engaged in care work.</td>
<td>Provide childcare as a cash-for-work opportunity for mothers who are exclusively home-based, freeing up women to participate in other cash-for-work activities and enhancing the value of women’s care work. Example: Homestead gardening, handicrafts activities etc</td>
</tr>
<tr>
<td>The CFW programme does not accommodate the needs of pregnant and lactating women.</td>
<td>Adapt the work norms for pregnant and lactating women.</td>
</tr>
<tr>
<td>Women/vulnerable groups targeted for cash assistance identify potential for increased GBV, including intimate partner violence at home.</td>
<td>Use CVAs to build the self-reliance and resilience of women and girls by helping them to meet their own basic needs and mitigate risk of GBV. Provide access to targeted protection services including case management, counselling and gender discussion groups.</td>
</tr>
<tr>
<td>Men resentful of changing gender roles which they feel undermines their authority and threatens established household roles and responsibilities.</td>
<td>Ensure that CVA are part of more comprehensive programmes. Objectives may include: meeting basic needs; improving livelihoods, and contributing to increased gender equality. Support both men and women even if that support requires different forms.</td>
</tr>
<tr>
<td>People with diverse gender identities and sexual orientations report obstacles to safely visiting certain shops or traders.</td>
<td>Create clear communication and feedback mechanisms within households and in communities. Explain participant selection, intended benefits and how recipients can help monitor benefits and risks and reduce the latter, if necessary.</td>
</tr>
</tbody>
</table>
Thank you
Way Forward and Recommendations
Way Forward and Recommendations

Targeting/Planning

• Continued operational coordination through deduplication of CVA beneficiaries – please share list of NIDs with FSS if operating in Ukhiya and/or Teknaf

• Explore possibility of establishing a common beneficiary database

• Explore opportunities for pooled funding for CVA

• Explore opportunities for contactless CVA where appropriate

• To plan well ahead and withdraw cash in tranches

• Build flexibility into distribution plan

Implementation

• Conduct door-to-door beneficiary verification where appropriate also to confirm whether beneficiaries have an active mobile banking account

• Maintain close working relationship with local authorities to ensure access and reach – share information and necessary documents in advance, letter from senior management has proved useful for expediting the approval process

• To complement CVA with distance coaching support through mobile phones
Way Forward and Recommendations

Monitoring

• Ensure timely remote monitoring including beneficiaries’ feedback across all components of CVA

AAP

• Further mainstream gender and protection in all stages of CVA to maximize impact and to address risks
• Establish or strengthen ways to communicate with communities remotely for awareness raising, channels for feedback and complaints

Capacity Strengthening

• Capacity strengthening for all actors through continued sharing of challenges, lessons learned and recommendations in additional to global guidances
• Further training of field staff to strengthen capacity for crowd management, beneficiary verification, ensuring feedback and reporting channels, and identifying protection risks
THANK YOU FOR YOUR ATTENTION