CASH PACKAGE FOR COVID-19 RESPONSE
OPERATIONAL GUIDELINES
CASH WORKING GROUP (CWG) BANGLADESH

1. VISION
To provide emergency life-saving and complementary assistance to communities affected by the COVID-19 or the secondary impact of this health emergency as well weather related disaster.

2. OBJECTIVES
The cash distributions are aiming:
- To complement the Government efforts during the Health Emergency measures and to maximize the impacts for the response.
- To support vulnerable and marginalized group to meet immediate basic needs as per their choice and avoid negative coping practices due to COVID-19 related impacts.
- To enhance the protection of individuals and communities at risk of violence, including through measures to mitigate risks of GBV.
- To support the response efforts for extreme weather events in time of COVID-19 that may further affect the already socio-economic impacted people

3. MULTI-PURPOSE CASH GRANT (MPCG) FOR RURAL AND URBAN AREA
Multipurpose Cash Grants (MPCGs) are unrestricted cash transfers that people affected by crises can use to cover their basic needs. By its nature, MPCG is the assistance modality which offers people a maximum degree of choice, flexibility and dignity. It is more cost-efficient and cost-effective to meet multiple needs. MPCG as a foundation for sector-specific interventions

National Wide Rural (Including CHT and Cox’s Bazar)

<table>
<thead>
<tr>
<th>Items</th>
<th>MEB’19 Amount</th>
<th>MEB’19%</th>
<th>Option 1 Calculated MEB</th>
<th>Percentage</th>
<th>Option 1 Calculated MEB</th>
<th>Percentage</th>
<th>Option 2 Calculated MEB</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food* (70% of the MEB)</td>
<td>3,000</td>
<td>60</td>
<td>2,100</td>
<td>47</td>
<td>2,100</td>
<td>70</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HH essentials**</td>
<td>1,250</td>
<td>25</td>
<td>1,250</td>
<td>28</td>
<td>150</td>
<td>5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medicine</td>
<td>250</td>
<td>5</td>
<td>250</td>
<td>6</td>
<td>250</td>
<td>8</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hygiene and Personnel Care</td>
<td>100</td>
<td>2</td>
<td>400</td>
<td>9</td>
<td>100</td>
<td>3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Energy/fuel</td>
<td>150</td>
<td>3</td>
<td>200</td>
<td>4</td>
<td>150</td>
<td>5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Communication and others</td>
<td>250</td>
<td>5</td>
<td>300</td>
<td>7</td>
<td>250</td>
<td>8</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>5,000</strong></td>
<td><strong>100</strong></td>
<td><strong>4,500</strong></td>
<td><strong>100</strong></td>
<td><strong>3,000</strong></td>
<td><strong>100</strong></td>
<td></td>
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</tr>
</tbody>
</table>

1 Source: UNHCR, CoLP, DRC, OCHA, Oxfam, Save the Children, WFP (2015), ‘Operational Guidance and Toolkit for Multipurpose Cash Grants’
*The amount for food expenditure is calculated basis of minimum expenditure basket of the extreme poor households, not reflecting the standard calorie intake. For General Food Assistance standard food assistance package of FSC is recommended.

**HH Essential: (Food Preparation, education, livelihood, utensil, bedding, mosquito net, cloth, HH repair, shoes etc. For Option 2 only cover the food preparation.

Nation Wide Urban (Only Divisional Town)

<table>
<thead>
<tr>
<th>Major Items</th>
<th>MEB HIES 2019 (Inflation Adjusted)</th>
<th>80% of Total MEB</th>
<th>Percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Essential Food (70% of calorie intake)</td>
<td>3,445</td>
<td>2,756</td>
<td>53</td>
</tr>
<tr>
<td>Housing Rent</td>
<td>1237</td>
<td>990</td>
<td>19</td>
</tr>
<tr>
<td>Energy (Fuel &amp; lighting)</td>
<td>1025</td>
<td>820</td>
<td>16</td>
</tr>
<tr>
<td>Hygiene and Personal Care</td>
<td>220</td>
<td>176</td>
<td>3</td>
</tr>
<tr>
<td>Medicine</td>
<td>206</td>
<td>165</td>
<td>3</td>
</tr>
<tr>
<td>Communication and Miscellaneous</td>
<td>340</td>
<td>272</td>
<td>5</td>
</tr>
<tr>
<td><strong>Total Package</strong></td>
<td><strong>6,473</strong></td>
<td><strong>5,179</strong></td>
<td><strong>100</strong></td>
</tr>
<tr>
<td><strong>Round Up Package</strong></td>
<td><strong>5,000</strong></td>
<td></td>
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</tr>
</tbody>
</table>

MEB HIES – Minimum Expenditure Basket according to household Income expenditure survey

Below Items are Excluded for COVID-19 Packages: Utensils, home furniture, bedding, house repairs, Clothing, Livelihoods, School and education, Festivals and cultural/religious obligations (incl gifts), Misc. items - barber, recreation, electronics, shoe wear etc.

4. KEY DECISIONS FOR MPCG IMPLEMENTATION

- The “MPCG” package amounts option 1 BDT 4,500 and option 2 BDT 3,000 (represents 75% of MEB) for all districts in rural area and BDT 5,000 (represents 80% of MEB) urban area for 4 weeks within the COVID situation (assuming markets are functional and necessary goods are available).
- More than one distribution is allowed for COVID 19 response based on the clear analysis of the context and needs.
- MPCG package does not replace any in-kind assistance or conditional cash assistance that would be part of any cluster assistance package.
- In the COVID 19 situation required multi-purpose cash package should not be undermined the food assistance and other sectoral support should provide as per the cluster guidance. It is always encouraging that humanitarian community include multi-purpose cash support add up with the sectoral assistance.
5. **BENEFICIARY’S SELECTION CRITERIA**

The following selection criteria can be considered for the COVID-19 response to target the recipients:

- Targeted Poor and Extreme Poor Household
- Vulnerable Livelihood Group (Rickshaw Puller, Agri and non-agriculture labour, garments worker, transport worker, tea stall worker, grocery worker, domestic help worker etc.)
- Households having people with disability
- Women headed household
- Ethnic population
- Floating population
- Sex worker and transgender group
- Recurrent disaster vulnerable extreme poor people
- Hard to reach location (women head household, pregnant and lactating women, elderly, child headed and chronically sick).

6. **TRANSFER MODALITY**

- Hand cash distribution is discoursing in the COVID 19 response
- Maintain Social distancing (1 to 2 metre) if it is deemed necessary
- Beneficiary preferences on transfer modalities will be given priorities but BiKash’ or ‘Nagad’ could be useful model of cash transfer considering the pandemic.

7. **COORDINATION**

The Cash Working Group (CWG) is responsible for the cash technical coordination while the Humanitarian Coordination Task Team (HCTT) is responsible for strategic response coordination.

8. **REPORTING**

The CWG coordinator will do the operational coordination (reporting) in collaboration with the cluster reporting. Standard format of reporting will be followed for reporting the distribution.

**Please Contact for More Clarification:**

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**HCTT Secretariat:** Kazi Shahidur Rahman, Humanitarian Affairs Specialist, UNRCO, shahidur.rahman@one.un.org