CASH IN EMERGENCY:
A SYNTHESIS OF BANGLADESH RED CRESCENT SOCIETY EXPERIENCE AND LEARNING

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List of acronyms and abbreviations

ACF	Action Contre la Faim (Aaction Against Hunger)
AFREC	Africa Rescue Committee
AusAID	Australian Agency for International Development
BDRCS	Bangladesh Red Crescent Society
CBO	Community-based organisation
CFTPP	Cash and Food Transfers Pilot Project (Lesotho)
CIDA	Canadian International Development Agency
CRS	Catholic Relief Services
CTP	Cash Transfer Programming
Danida	Danish International Development Assistance
DECT	Dowa Emergency Cash Transfer (Concern)
DFID	Department for International Development (UK)
DM&E	Design, Monitoring and Evaluation (Bangladesh Red Crescent Society)
DRC	Democratic Republic of Congo
ECHO	European Commission Humanitarian Aid
FACT	Food and Cash Transfers project (Concern)
HEA	Humanitarian Emergency Affairs (Bangladesh Red Crescent Society)
HPG	Humanitarian Policy Group (ODI)
ICRC	International Committee of Red Cross
IFRC	International Federation of Red Cross and Red Crescent Society
LMS	Livelihoods and Market Systems (OFDA)
NFI	Non-food item
ODI	Overseas Development Institute
OFDA	Office of US Foreign Disaster Assistance (USAID)
SDC	Swiss Agency for Development and Cooperation
SIDA	Swedish International Development Cooperation Agency
USAID	US Agency for International Development
WASDA	Wajir South Development Association
WFP	World Food Programme

Abstract

Bangladesh is prone to recurrent flooding, landslides, and cyclones year after year. The Bangladesh Red Crescent Society (BDRCS) established by President Order (PO) – 26 of 1973 as an auxiliary to the Government is one of the major organizations in Bangladesh that provide relief and recovery assistance to those affected. Historically, the BDRCS has provided food, non-food items (NFI) and shelter items for emergency relief. However, as the advantages of cash transfer programming (CTP) became more evident, the BDRCS started using CTP in conjunction with the traditional distributions more often since the year 2007 after Cyclone SIDR.

The terms 'cash-based response' and 'cash transfers' cover a wide range of activities across various sectors, including using unconditional cash grants, conditional cash grants, Cash for Work and voucher fairs to meet basic needs, provide shelter, rebuild livelihoods and promote reintegration. Cash transfers are not a sector in their own right, but simply tools that can be used – when appropriate – to meet a variety of objectives. While the topic of cash-based responses in emergencies still provokes debate, discussions among humanitarian agencies have evolved from whether they may be an appropriate tool to how organizations, donors and governments can best use cash transfers, given their missions and mandates. Cash transfers are not a panacea; nor are many of the 'fears' about using cash transfers, including the potential for anti-social spending and disadvantaging women, necessarily justified in practice. Ultimately, listing theoretical advantages and disadvantages of cash transfers in comparison to in-kind relief is not a helpful framework for discussion; the appropriateness of cash transfers depends on needs, market functionality and other key factors, which vary from context to context.

This study is born of a commitment to understanding cash transfers as a tool for providing emergency relief and the subsequent implications for Bangladesh Red Crescent Society. It draws on the growing volume of evidence on the use of cash transfers in emergency contexts. It argues that cash-based responses are likely to be increasingly used as one of a range of options in emergency response and that Bangladesh Red Crescent Society needs to secure the skills and capacity both to decide when cash is appropriate and to programme it when it is. Bangladesh Red Crescent Society's is pioneer in emergency response in Bangladesh and more than one decade cash is using as an emergency response.

There is a growing recognition among public donors that, in certain contexts, cash transfers can meet project objectives more effectively than in-kind assistance, and it is likely that this overall – though limited – trend in favour of cash-based responses is set to continue. Yet few donors have established dedicated guiding criteria for the consideration of cash-based responses in emergencies. In order to access funding, organisations need to make very strong cases that cash transfers are an appropriate response, using robust assessments that incorporate analysis of needs, livelihoods, markets and risks. Bangladesh Red Crescent Society should increase dialogue about cash transfers with donors who are currently funding or exploring funding of various types of cash interventions.

Other disaster response organizations in Bangladesh, such as Oxfam and Save the Children, utilize CTP two to three months following a disaster, or in the longer term recovery and preparedness projects. BDRCS is the only organization that has utilized CTP as an immediate response mechanism within the first few weeks after a disaster strikes. All the organizations doing CTP in Bangladesh, including the BDRCS and the International Federation of Red Cross and Red Crescent Societies (IFRC), are involved with The Cash Learning Partnership (CaLP).

BDRCS has experience in utilizing a few different cash transfer mechanisms. In the emergency relief phase the objective is to provide vulnerable populations affected by disaster with cash and/or items to meet their emergency caused needs immediately following a disaster. In recovery projects, beneficiaries are required to open a bank account and receive training on financial services that come with formal banking systems. Though there are disadvantages to the direct cash grant method, the advantages outweigh the risks. Cash distributions can be completed within days of the disaster occurring. Payments to beneficiaries are done in a one-time transaction. This emergency relief is provided to assist families with their immediate disaster caused needs for up to one month. These payments are unconditional cash grants. There is also monitoring of how beneficiaries spend their money. Further support to families may occur in the recovery phases of the emergency cycle depending on needs, funding and capacity.

Chapter 1

Introduction

1.1 Background

Bangladesh Red Crescent Society has committed itself to increasing the evidence on the use of cash transfers in emergency programming, and to learning how best to utilise cash when and where it is appropriate. Bangladesh Red Crescent Society set up an internal Cash Working Group (CWG) to guide a process of research and action learning on cash transfers as a way to provide emergency relief, and its implications .A particular focus has been placed on developing methodologies to enable Bangladesh Red Crescent Society to make more informed decisions about the use of cash transfers and in-kind assistance (e.g. food aid, shelter, WASH, livelihood etc) as alternative or complementary mechanisms in different contexts.

1.2 The statement of the study

This paper examines the question of how Bangladesh Red Crescent Society should approach the use of cash transfers as a tool in emergency response. There has been growing interest in the use of cash transfers as a way of responding to emergency needs. Diverse agencies in a variety of contexts have provided cash to assist people to access food, find temporary shelter, rebuild their homes, recover their livelihoods and meet other needs. These agencies have developed guidelines and training modules related to the use of cash. Donors are increasingly willing to consider proposals that include cash responses, and are reviewing their own policies and procedures. Bangladesh Red Crescent Society has been catching up with this emerging agenda, and this study represents an attempt to think through the future use of cash transfers by Bangladesh Red Crescent Society. Bangladesh Red Crescent Society has also implemented cash pilot project in different areas of Bangladesh specially in flood and cyclone prone areas.

1.3 Methodology

This study is based on an extensive literature review and interviews with key Bangladesh Red Crescent Society staffs and beneficiaries of Flood Operation 2017. The literature review draws on project proposals, evaluations and other project documents; cash workshops and trainings; cash guidelines; and correspondence with aid agency staff involved in cash transfer projects. The emphasis is on projects, documentation and research from 2007 onwards. Bangladesh Red Crescent Society distributed Cash grant @ BDT 4000 among 13,000 families and after that conducted a Post Distribution

Monitoring (PDM) on sample basis through Open Data Kit (ODK). From that PDM data 428 data has been taken and analyzed in different questions and answer like: Gender, type of assistance, what beneficiary prefer cash/ in kind. Then come to a conclusion that cash is good tool for BDRCS in emergency and every year they are doing well in cash distribution by learning from previous.

Chapter-2

Using cash in emergencies

For the past couple of decades, the assistance strategies of humanitarian organization such as Bangladesh Red Crescent Society have focused on providing goods and services needed by disaster-affected populations to meet their basic needs and rebuild their livelihoods. Reduced food access is addressed by the distribution of food; loss of basic goods (such as clothing and kitchen utensils) is met with distribution of non-food items (NFIs), destroyed or damaged houses are replaced with temporary shelters while building materials are distributed, and lost livelihood assets are made up for with a distribution of seeds, tools, animals and other items. Many agencies have systematically begun exploring the use of cash as an alternative way of transferring resources, enabling people to purchase the goods and services that they most need.

There is nothing new about the use of cash in emergency relief. Dreze and Sen (1989) trace it back to nineteenth-century colonial India. Nor are arguments that cash should be more widely used new, with Dreze and Sen making the case strongly more than two decades ago. Sen's entitlements theory makes the point that famines are often related to poor people's inability to access food due to lack of purchasing power, rather than an overall lack of availability. In these circumstances, cash could be an appropriate alternative or complement to food aid. More widely, most people across the world now purchase food, other essential items and key services in cash economies. Emergencies may have a negative impact on the markets where people buy essential items, but markets often recover quickly, meaning that food, seeds and shelter materials, for instance, are available for purchase shortly after disasters strike. As Sen points out regarding food, the problem is often one of access rather than availability, particularly for the poorest. The provision of cash can therefore be an appropriate tool to enable people to meet critical needs if the goods and services they require are available through local markets.

The terms cash-based response' and 'cash transfers' cover a wide range of interventions across a variety of sectors. Cash transfers are neither a 'sector' nor a 'cross-cutting theme'. They are a tool that can be applied to any sector that uses resource transfers or aims to increase access to basic services. Cash has most often been seen as an alternative to food aid, not only can it be complementary to food rations, but it has also proven to

be an alternative or complement to any in-kind provision of assistance, such as the usual NFIs, shelter materials or productive assets. Cash can increase access to services such as healthcare and education by providing necessary funds to pay for these services and related expenses. In emergency contexts, Cash for Work and cash grants have been the dominant forms of cash interventions. A subset of cash interventions is the provision of vouchers, which people can exchange for specific goods or services.

While this report focuses on the use of cash in emergencies, there is a clear overlap between using cash in humanitarian operations and in social protection programming in nonemergency contexts. This is of particular importance for organisations such as Bangladesh Red Crescent Society that are also involved in development work and engage in public policy and advocacy related to social protection. Many emergency contexts are characterized by the presence of households that are chronically vulnerable to the negative impacts of shocks and disasters. Predictable cash transfers, particularly during 'lean' or 'hungry' seasons, are one tool currently being used by organisations and governments to reduce chronic vulnerability. Some of these programmes grew from short-term emergency cash transfer programmes, such as the one in Kabikha. Others have been developed as alternatives to the long-term delivery of food aid, as is the case with the Productive Safety Nets Programme in Ethiopia and the Hunger Safety Net project in northern Kenya. Cash transfers can have positive impacts on local markets and traders by providing an injection of cash into local economies, thus boosting economic activity and potentially playing a role in providing a link between relief and economic recovery.

Cash transfers represent a shift of power from the aid agency to the beneficiary. This has been an important element of past discussions, often heated, on the use of cash in emergencies. The discourse has moved beyond delineating 'pros' and 'cons' or 'advantages' and 'disadvantages', which, as Harvey notes, 'often presents theoretical drawbacks which may not be borne out in practice' (Harvey, 2007: 4). Today leading humanitarian actors usually begin discussions about cash-based responses in emergencies with the assumption that they should at least be considered – according to the context. Much of today's discourse focuses on how to analyse the context adequately to enable such consideration, and how to determine when, where, how and to what extent cash may be appropriate. Nonetheless, straightforward arguments for and against considering cash transfers are worth mentioning because they are still often

broached in proposal documents, evaluations and discussions within aid agencies that are considering them.

Term	Definition
Cash grants, unconditional cash transfers	Money disbursed as a direct grant without conditions or work requirements. These can be grants provided in emergency or development settings (for example as part of social protection) to meet basic needs and/or to protect or recover livelihoods.
Conditional cash transfers	Money disbursed with a condition that recipients do something in return (such as attend school, plant seeds or demobilise).
Indirect cash transfers to reduce expenditure (and thus release income)	Grants or waivers to reduce the cost of basic services, such as waivers for healthcare user fees or grants to schools to cover education fees. These are mainly used in development settings, but a few examples exist for emergencies.
Cash for Work, employment, public works	Cash payments for taking part in a public works programme. These can be part of emergency recovery programmes or social protection
Vouchers	A printed piece of paper, document or token that the recipient can exchange for a set quantity or value of goods.
Social protection	Carried out by the state or privately, this subset of public action addresses risk, vulnerability and chronic poverty.
Social insurance	Individuals pool resources by paying contributions to the state or a private provider; if they suffer a 'shock' or permanent change in their circumstances, they are able to receive financial support.
Social assistance	Non-contributory transfers to those deemed eligible by society on the basis of their vulnerability or poverty. Examples include cash transfers and fee waivers for education and health care.

Proponents support the use of cash transfer as an alternative or complement to in-kind assistance on the following grounds:

- **Flexibility:** cash enables beneficiaries to choose a more appropriate set of goods and services that better corresponds to their individual priorities than a 'one size fits all' in-kind assistance package.
- **Efficiency:** delivering cash avoids the large shipping, storage, transport and distribution costs of in-kind assistance. Cash may also mean that beneficiaries will not be forced to sell, at a large discount, the in-kind assistance they receive in order to meet their wider needs.
- **Economic impact:** transfers inject cash into local markets, with multiplier effects that can stimulate the local economy and help it recover.
- **Dignity and choice:** cash can provide assistance to beneficiaries in a manner that enables them to make decisions about their own welfare in ways that in-kind assistance does not disempower women. Cash might provoke more household conflict regarding expenditure priorities than might be the case with in-kind assistance.
- **Inflation:** inflation would diminish the value of a fixed cash transfer. The impact of the cash transfers themselves might cause local inflation, which erodes the value of the transfer and also disadvantages non-recipients.
- **Organizational capacit**y: while organizations have systems, policies and staff in place for delivering in-kind assistance, these are not necessarily capable of or appropriate for implementing cash transfer projects.
- **Targeting:** cash may be more attractive to people than in-kind assistance, increasing the chance of people undermining targeting systems through efforts to include those who do not meet the targeting criteria.

Concerns raised about the use of cash transfer are:

- **Security:** cash could present more security risks for staff and beneficiaries than in-kind assistance.
- **Anti-social use:** cash is easier and more flexible to use than in-kind goods and may therefore be more readily 'wasted'or used in a manner that does not serve household welfare.
- **Gender:** because women typically have more control over food resources than cash in their households, cash could disempower women. Cash might provoke

more household conflict regarding expenditure priorities than might be the case with in-kind assistance.

Most of these concerns are not specifically cash-related, but rather are issues that arise in any programme involving a transfer of resources, whether in-kind or not. Appropriateness, security, market impacts, gender issues, cost-effectiveness, potential corruption or diversion, complementarily with other activities, exit strategies and organizational capacity should be addressed in the planning of any intervention. There may be particular hazards arising from the use of cash transfers in relation to security, gender or diversion; these risks need to be assessed on a context-by-context basis. They also must be compared to the risks posed by other options in order to make a decision. For example, it is not sufficient to ask, 'How risky is it to distribute cash in this context? rather, the question should be 'In this context, would distributing cash through the banking system for people to construct their own houses pose more or less risk than contracting builders to construct them?'.

As with any intervention strategy, the appropriateness of cash transfers depends on the emergency context. A context with robust markets and cash delivery systems already in place (e.g. banks, mobile money transfer, post office, remittance services), functional infrastructure, and relative security is clearly more suitable than a context without a banking system, with fragile markets and with insecurity. decision-making tools that can be used to determine the appropriateness of cash or in-kind commodities to meet the needs of affected populations on a case-by-case basis.

Decision-making tools (http://rcmcash.org) rely on information gathered in initial assessments. Conducting good-quality, timely assessments is a challenge in an emergency.

Cash transfers are appropriate in contexts where 'demand failure' prevents people from meeting basic needs because they lack the income to purchase available goods. When this inability is a result of 'supply failure', meaning that food and other essential items are not available in markets, in-kind assistance is more likely to be an appropriate response. The provision of cash, however, could still trigger a supply response with traders moving to make goods available once they know a cash distribution is going to take place. Markets may also recover quickly. This means there is often a time dimension to appropriateness. In-kind assistance may be needed in the short term, but cash transfers should not be ruled out since they may become appropriate at a later

stage. There may also be contexts where a combination of cash and in-kind assistance is the most appropriate response, with inkind assistance meeting immediate supply failures, and a cash component helping to stimulate demand and enabling people to purchase items that are available. Organisations must take into account the security risks, organisational capacity and political feasibility, and how the programme will interact with other activities on the ground, just as they would in planning any intervention.

In Guidelines for Cash Transfer Programming, the International Red Cross and Red Crescent Movement created a similarly formatted table on choosing the appropriate type of transfer:

- **Unconditional cash transfers:** the 'default' option of providing assistance if the general feasibility for using cash transfers has been established.
- **Conditional cash transfers:** if specific needs are to be met (e.g. shelter).
- **Cash for Work:** if public works are required, the population has the capacity to undertake the work and the capacity to maintain the assets created.
- **Vouchers:** if a particular commodity is scarce, there are security concerns for using cash transfers, the programme aims to achieve a specific goal (e.g. nutrition, agricultural production), trade in a particular commodity needs to be encouraged or more monitoring data is needed.
- **Social assistance transfers:** if the chronically poor are in need of continuing assistance (ICRC and IFRC, 2007).

These cash transfer decision-making frameworks shift the default intervention from 'in-kind' to 'cash', meaning that cash transfers should be used *unless* items that people need are not on the market, the risk of inflation is high, or security risks are deemed unacceptable. They also provide the means to take the necessary step of moving away from polarised theoretical discussions on cash transfers that do not include vital contextual information.

Box 1: When is cash appropriate?

1. **Local availability of commodities to meet needs.** The 2006 conflict in Lebanon and countries affected by the 2004 tsunami are examples of emergencies where basic goods were available locally. In other emergencies, however, there may be

an absolute shortage of food or other items at local or national levels, and cash will not be appropriate in these situations.

2. **Functioning and accessible markets.** Markets need to function to meet the demand for goods. Judging the ability of markets to respond to an increase in people's purchasing power is a critical component of assessing the appropriateness of cash.

3. **Safety.** Determining whether cash can be safely delivered requires an analysis of the security risks to beneficiaries receiving the cash, as well as those managing it.

4. **Participation and consultation.** Beneficiaries should play a role in informing the decision to distribute cash or in-kind commodities, or a combination of both.

Chapter: 3
Tools for cash transfer programming

Humanitarian agencies have published a range of guidelines that relate to cash and voucher activities. Many of these are specific to one type of transfer (e.g. Cash for Work, seed fairs), while others offer a more comprehensive approach, grouping the various types of programmes under the general heading of 'cash transfer programming'.

The most comprehensive guidelines to date on cash transfer programming is the Guidelines to Cash Transfer Programming by the International Red Cross and Red Crescent Movement. This guide builds on Oxfam's Cash Transfer Programming in Emergencies and Harvey's 2007 report on cash transfers. These guidelines are intended to assist field practitioners in determining whether cash transfers are appropriate, and how to design, monitor, implement and evaluate cash transfer programmes. They provide guidance sheets on unconditional transfers, cash transfers to support livelihoods, voucher transfers, Cash for Work, seed and voucher fairs and cash transfers in social assistance programmes. The guidelines also include practical tools, including assessment checklists and procedures for market assessments, communitybased targeting, implementing cash transfers directly, assessing financial institutions, post-distribution monitoring, planning financial flows and creating databases. While Bangladesh Red Crescent Society may need to create internal policies, protocols and guidance related to the use of cash transfers, there is little need to create wholly new guidelines.

One issue addressed in these tools is how to deliver the transfers. Banks, private companies, smart cards, mobile ATMs, remittance services and the direct distribution of cash by agency staff have all been used in cash transfer programmes. As with many other aspects of cash transfer programming, a categorical decision made in advance to use one approach (e.g. choosing to use banks in all cash programmes) would be unhelpful because the decision needs to take into account the existence and robustness of systems on the ground, the familiarity of beneficiaries with distribution mechanisms and access to them, the ability of agencies to monitor these mechanisms, security issues

for beneficiaries and staff and cost in order to determine the most effective way to distribute cash transfers to beneficiaries. These factors will inevitably vary by context. Many agencies are understandably wary of using their own staff to distribute envelopes of money because of concerns about staff safety, as well as the potential for corruption. Using banking systems or private companies minimises risks faced by staff and potentially by beneficiaries. Direct distribution should not be the preferred option, nor should it be unconditionally eliminated as an option since it is sometimes the only effective manner to deliver cash transfers in areas lacking banking infrastructure, or in cases where the creation of cash transfer apparatus is too costly or timeconsuming. In addition, perceived risks associated with this method can often be addressed by establishing and implementing a security plan. Finally, the decision to use private security firms or to hire security should take into consideration their reputation, their relationship with recipients and the risks of associating the agency with security actors (private or otherwise).

Table 2: Cash transfer programming guidelines and tools

Tool	**Publishing agency (publication year)**
Cash transfer guidelines	
Guidelines for Cash Transfer Programming	International Red Cross and Red Crescent Movement (2007)
Cash-Transfer Programming in Emergencies: A Practical Guide	Oxfam (2006)
Cash Workbook: A Practical User's Guide for the Preparation and Implementation of Cash Projects	Swiss Agency for Development and Cooperation (2007)
A Practical Guide to Cash-based Response in Emergencies	Horn Relief (2007)
Seeds and tools	
Agriculture in Emergencies: Guidelines on the Use of	British Red Cross (2000)

Seeds, Fertilisers and Cash	
CRS Seed Vouchers and Fairs: Using Markets in Disaster Response	Catholic Relief Services (2004)
Cash for Work	
Cash for Work Programming: A Practical Guide	Oxfam (2002)
Guide to Cash-for-Work Programming	Mercy Corps (2007)
Assessments and decision-making	
The Practitioners' Guide to the Household Economy Approach	Save the Children UK, Regional Hunger and Vulnerability Programme and The Food Economy Group (2008)
Emergency Market Mapping and Analysis	Oxfam, International Rescue Committee and Practical Action (forthcoming)
A Market Analysis and Decision Tree Tool for Response Analysis: Cash, Local Purchase and/or Imported Food Aid?	CARE (2007)

Chapter 4
Humanitarian agencies and recent cash transfer experiences National and International

The recent focus on cash transfer programming in the humanitarian world has motivated some agencies to examine how cash fits into their own policies and strategies. Several pioneering agencies have not only implemented pilots and occasionally larger-scale projects, but have now also published guidelines and handbooks on the use of cash transfers in emergencies.

4.1 Where do agencies stand?

- **International Red Cross and Red Crescent Movement:** while the ICRC and IFRC do not have an official policy on the use of cash transfers, they have authored comprehensive guidelines to enable their members to employ cash transfers in responses. The movement has implemented cash transfer programmes in the United States, Guatemala, El Salvador, Honduras, Nicaragua, Colombia, Germany, Serbia and Montenegro, Niger, Liberia, the Palestinian Territories, Zambia, Ethiopia, Somalia, the Maldives, the Russian Federation, Georgia, Iran, Sri Lanka, Indonesia and Bangladesh.
- **Oxfam**: in addition to developing cash transfer guidelines, Oxfam has published briefing notes that highlight the potential for using cash as an alternative to food assistance. It has also implemented a number of cash projects, primarily with food security and livelihoods objectives, in Sudan, Kenya, Uganda, Eritrea, Zimbabwe, Somalia, Bangladesh, India, Pakistan, Cambodia, Indonesia, the Philippines, Vietnam, Thailand, Afghanistan and Haiti. Oxfam also held a workshop on the use of cash transfers for shelter programming.
- **Save the Children**: Save the Children UK published a position paper in 2007 on the use of cash transfers, describing them as an ‘effective strategy’ to address food insecurity, child malnutrition and livelihoods, and as transforming social relations (Save the Children, 2007). Save the Children has used cash and voucher projects for food security, livelihoods and economy recovery in Swaziland, Sri Lanka, Pakistan, Mozambique and Kenya.

- **Action Contre la Faim (Action Against Hunger, ACF)**: ACF has developed a set of guidelines on cash transfer interventions that includes a step-by-step plan for field staff. ACF has implemented cash-based interventions in insecure environments such as Darfur (vouchers) and Somalia (Cash for Work).
- **Concern**: Concern has used cash transfers in Malawi and Kenya, employing innovative delivery systems such as mobile banking and ATMs.
- **Catholic Relief Services (CRS)**: CRS provided a cash component alongside the distribution of shelter materials following the 2005 Pakistan earthquake. The organisation

is a strong proponent of vouchers as a means to provide seeds to disaster-affected populations through 'seed fairs'; CRS has implemented these fairs in Uganda, Burundi, the Democratic Republic of Congo, Niger, Lesotho, Zimbabwe, Ethiopia and Zambia. CRS has not gone in the same direction with food and non-food assistance, which is still largely provided in-kind.

- **CARE**: CARE has created a decision-tree framework for food assistance that signals when cash transfers are a possible intervention. CARE has implemented cash transfer programmes in Niger, Indonesia and Zambia.
- **Mercy Corps**: Mercy Corps has used cash transfers in humanitarian and recovery interventions in Indonesia and Pakistan. In the wake of the tsunami, Mercy Corps issued a statement ('Why cash?') highlighting the merits of using cash approaches in Indonesia.
- **Danish Refugee Council:** the Danish Refugee Council has used cash transfers in Chechnya as an alternative to inkind food distribution.
- **UNICEF**: UNICEF commissioned a review on cash interventions that explores its current and potential use of cash transfers in responding to emergencies (Jaspars and Harvey, 2007). In addition to using cash transfers in emergency recovery programming in Indonesia and Sri Lanka, UNICEF is piloting or supporting cash transfers in social protection programming in Kenya, Malawi and Mozambique, as well piloting the use of voucher fairs for relief items in the Democratic Republic of the Congo (UNICEF DRC, 2008).
- **World Food Programme (WFP)**: having commissioned a case study review and analysis on the use of cash and vouchers in response to vulnerability and food insecurity (Meyer, 2007), WFP is in the process of revising its policies and

strategies, including those related to the use of cash transfers. Its approach to cash and vouchers has been one of cautious exploration, with an interim policy on the use of cash in food assistance allowing for 'testing and learning' in pilots 'on an exceptional basis', and with a budget limit of $3 million (World Food Programme, 2007). WFP's cash programming also includes a pilot project in Sri Lanka (2005) and the Special Initiative for Cash & Voucher Programming, launched in 2007 and focused to date on social safety nets and programming in Southern Africa. In Cash and Food Transfers: A Primer, Gentilini explores the cash and food transfer debate, highlighting the potential complementarity of food and cash transfers rather than painting them as dichotomous alternatives (Gentilini, 2007).

- **UNHCR**: UNHCR has used cash in numerous and often large-scale interventions, providing cash payments to returnees, assisting three million in Afghanistan, 370,000

in Cambodia and 35,000 in Burundi. The agency distributed cash to Iraqi refugees in Syria and during the repatriation of refugees from Djibouti, the Central African Republic, Liberia, Somalia, Myanmar, Eritrea, Iraq, Togo, Guatemala, El Salvador and Nicaragua (UNHCR, 2008a).

4.2 Using technology in cash transfer programmes

Aid agencies are using innovative means to deliver cash transfers and minimise the potential for fraud.

- Concern in Kenya has explored using bank transfers through mobile phones for a cash transfer programme in response to post-election violence in 2008.
- In Malawi, Concern tested smart cards as a delivery system in the DECT project. The start-up costs for setting up the system were substantial, and the project did not fully capitalise on the infrastructure it had created. However, these cards exposed rural women to financial services.
- In Swaziland, Save the Children established accounts for their beneficiaries and issued ATM cards; in so doing, the organisation has created a level of banking infrastructure and familiarity with financial services that did not exist prior to the programme. Substantial investment at the beginning of the programme permitted the creation of the cash transfer system and accounts.

- In an effort to prevent refugees from ‘recycling’, UNHCR has employed biometric verification mechanisms, using iris scans for Afghans and fingerprinting for Guatemalans, to ensure that returning refugees cannot repeat the return process in order to receive multiple grants.

Chapter 5
Cash transfer programming in different sectors

This section examines the current and potential use of cash transfers in various humanitarian sectors. The flexibility of cash makes it a tool that can be used across different sectors, but this very flexibility means that households might not necessarily spend it on the goods and services that agencies originally intended. It is important to view cash as an alternative or complement to all forms of in-kind assistance, not just food aid. People can be supported with cash to meet a very wide range of needs, covering many of the typical emergency response sectors such as shelter, health, NFIs, nutrition, food security and livelihoods.

5.1 Food security, non-food items and other basic needs

Providing cash to meet basic needs remains the primary objective of most projects using cash transfers. Cash transfers have been framed principally as an alternative to food aid, and this continues to be one of their prime uses. However, cash is usually spent on other crucial basic needs, such as household goods, debt repayments and protecting access to health care and education. An important advantage of cash is that it can enable people to meet a range of immediate priorities without having to sell in-kind assistance on unfavourable terms. In addition to enabling access to food, cash, like food aid, can also have broader objectives, such as protecting livelihoods or preventing distress coping strategies.

Whereas cash is often considered as a substitute for or complement to in-kind food assistance, cash transfers for NFIs remain under-utilised. NFI kits, containing pots, plastic sheeting, utensils, soap and jerry cans, are often distributed in emergencies in which people have lost these basic assets or have been displaced from their homes. If the necessary items are available locally, there is evident unmet potential for using cash instead of distributing bulky non-food item kits.

5.2 Livelihoods

Cash transfers are being used in interventions whose primary objective is to enable the support and recovery of livelihoods.

For example, rather than directly distributing sewing machines, fishing boats or livestock, households can be given cash in order to purchase the appropriate livelihood inputs or to make investments towards their own livelihood priorities. In seed fairs, also known as voucher fairs, vouchers are given to beneficiaries who then 'purchase' seeds from local traders who sell seeds and tools at the fair. While this activity limits the scope of purchases to seeds and tools, it typically provides beneficiaries with more choice than in-kind seed distributions. Livelihoods protection or recovery objectives can also be combined with objectives to meet basic needs, as Save the Children did in Swaziland when it gave a lump-sum cash grant (to protect livelihoods) in addition to monthly transfers (to cover basic needs).

While their flexibility offers substantial potential to support livelihoods recovery, cash transfers are only one tool in the complex interaction of resources and assets that enable people to achieve sustainable livelihoods. Cash transfers alone cannot be expected to allow people to (re)build their livelihoods to their full potential.

5.3 Nutrition

Cash can impact on all underlying causes of malnutrition – food insecurity, the health environment and the social and care environment – though cash alone will not be sufficient to address malnutrition. One of the arguments sometimes put forward for the use of food aid rather than cash as part of humanitarian responses is that food aid is likely to have a greater nutritional impact, and so is therefore more appropriate in a project with explicit nutritional objectives. But there is also evidence that cash can be as effective as food aid (or more so) in meeting food needs.

5.4 Shelter

Shelter responses after disasters have tended to focus on providing temporary shelter in camps, and then assisting in the rebuilding of permanent housing. This support has usually been given in the form of in-kind aid: governments or aid agencies provide

temporary shelters for people in camps and building materials for permanent homes, or rebuild houses themselves, usually through local contractors. Giving people cash to help them obtain temporary shelter or rebuild their homes is an obvious alternative. Cash grants have been used to support temporary shelter by providing support to people staying with host families, to allow people to rent accommodation and as an alternative to in-kind materials such as plastic sheeting. In permanent shelter responses, cash grants have been used as an alternative to the in-kind provision of shelter materials and agency or contractor building of houses. The World Bank has labelled this an 'owner-driven' as opposed to 'donor-driven' approach, and it is being increasingly used.

5.5 Return and reintegration

Cash transfers have notable potential to support return and reintegration. UNHCR's recent use of cash transfers to support return from Pakistan to Afghanistan and from Tanzania to Burundi are large-scale examples of this. In other cases, cash was not used, although it may have been appropriate, for instance in the hugely complex logistical arrangements put in place to truck people returning from displacement in Khartoum to Southern Sudan. There has been surprisingly little use of cash to provide support to long-term refugee and displaced populations, who have received in-kind support for many years. Cash grants might provide opportunities to explore alternatives to encampment and to promote integration and self-reliance.

5.6 Disaster risk reduction

In addition to using cash transfers in the aftermath of crisis, agencies are examining how cash transfers can be used *before* crises occur in order to minimise their probable impact. In Niger, as part of a consortium disaster risk reduction project, CARE is distributing cash grants to permit households vulnerable to impacts of shocks and disasters to invest in livelihood activities in order to increase their resilience. In India, the Rural Development Academy uses Cash for Work to improve infrastructure that can reduce the impact of future floods. While cash will undoubtedly help these households, the impact over the medium- and long-term remains to be seen.

5.7 Social protection

The line between chronic poverty and crisis is not always a clear one. The sporadic nature of humanitarian assistance means that it cannot meet the longer-term needs of households that are extremely vulnerable to hunger and deprivation, and whose assets and productivity are constrained by the impacts of shocks, seasonal food deficits, malnutrition, HIV/AIDS, aging and poor health. Meetings on successful cash transfer emergency interventions rarely end without the question being asked of how the benefits of the programme could be continued in a more sustainable manner, rather than letting them expire as part of a finite project. And for good reason: emerging evidence suggests cash transfers used in longer-term social protection programmes address hunger, increase incomes, improve educational attainment and health in poor families and potentially support markets and growth (DFID, 2005a). Predictable cash transfers allow households to incorporate them into their livelihood strategies, increasing the chances that the cash will be spent on productive investments.

Chapter 6:
Implementation challenges and key concerns

Concerns have been raised about implementing cash-based responses, some of which are unique to cash programming while others are challenges generic to humanitarian assistance. For instance, whereas inflation is a key concern with cash transfers because it would erode the value of the transfer, both cash and in-kind resource transfers carry risks of diversion to non-target groups. The issues in this section are not new; they have been discussed in many reports, assessments and evaluations. This section looks at the extent to which these concerns and challenges have been realised in practice.

6.1 Anti-social use

Concerns over the anti-social use of cash can be boiled down to the 'alcohol, women and cigarettes' argument: fears that beneficiaries, notably men, will misuse cash transfers. While some evaluations have noted isolated instances of this behaviour, no empirical evidence supports the concern that cash transfers lead to a notable increase in anti-social spending or behaviour. Monitoring and evaluation consistently support the view that households generally use cash transfers to purchase necessary items.

6.2 Gender dynamics

'Do cash transfers disadvantage women?'. It is rare not to hear this question in any discussion of the use of cash transfers in emergencies. The logic is that women traditionally exert more control over in-kind resources such as food, while their male counterparts are more likely to control cash. Since women are viewed as more reliable in using resources to increase household welfare, some practitioners fear that women – and consequently the rest of the household – will be disadvantaged by cash as opposed to in-kind resource transfers. Based on this assumption or initial assessments, many agencies have targeted the transfer to the woman of the household to promote responsible use. Recent research and evaluations have also suggested that, where appropriate, cash transfers can be used to empower women through increased roles in

household decision-making and allocation of income transfers. They can even reduce gender-based conflict in certain contexts. Examining the potential for targeting transfers to women requires understanding their role, their social relations and the power imbalances in these relationships .

6.3 Generational relations and children

The HIV/AIDS pandemic has resulted in a growing proportion of households with 'missing generations', where grandparents care for children orphaned by the disease. These households may be prioritised for cash transfers in emergencies or targeted in social protection programmes. Different generations within households exert control of the allocation of cash resources or feel a sense of entitlement to the cash transfers, potentially causing conflict within the household.

A related question concerns the impact of cash transfers on children. While no systematic research has been conducted on this subject, there is some evidence that children benefit from cash transfers in emergencies through direct expenditures on their health and education and the purchase of food, fuel and

6.4 Risk of diversion and security

Two concerns often raised with cash transfers in emergencies are possible security risks both for deliverers and recipients, and the ease with which cash might be stolen and diverted to illegitimate uses, such as supporting conflict. Clearly, these are important concerns and fundamental in determining whether cash might be an appropriate response option. As when planning any resource transfers or aid programme, careful consideration of the potential impact on conflicts is key when determining whether to implement cash transfers.

However, evaluations of cash transfer projects have found that systems can often be put in place to minimise these risks and deliver cash safely and securely (Harvey, 2007). Security concerns are not unique to cash. They are not necessarily greater for cash than other kinds of value or resource transfer, but they may be different.

In some contexts, as was the case with the Danish Refugee Council in Chechnya, security concerns that might affect inkind distribution may be significantly reduced for

cash because transfers can be delivered directly to beneficiaries by secure financial systems such as banks, auto-tellers, postal and mobile banking or through private companies. This was also the case for the consortium project of Oxfam, Horn Relief, AFREC, WASDA and Development Concern in southern Somalia:

6.5 Market factors

An injection of assistance commodities – cash or in-kind – impacts on the local economy. Cash transfers may have positive impacts on the local economy by stimulating trade. The increase in cash may also cause or contribute to price increases for key goods. While fears about cash transfer projects causing inflation have generally been unfounded, inflation can greatly impact cash transfer projects as the real value of the transfers is eroded. Projects are finding new ways to deal with this, including contingencies to adjust the size of the transfers, as Concern did in Malawi. While it clearly adds a burden in terms of the sensitisation of beneficiaries, adjusting transfers to respond to inflation tackles this potential problem. Such contingency plans must be explicitly budgeted in a flexible way so that changes to the transfer size can be funded and made in a timely manner. General contingency lines in budgets are usually very difficult to negotiate with public donors, so it requires careful consideration early on in preparing the budget, as well as prompt action once it is realised that adjustments are needed. Delays can mean that a transfer increase comes after beneficiaries need it most.

No guidelines or research have yet claimed to have found the right balance between in-depth market assessments and quick 'common sense' approaches. However, detailed market assessments that take time and specialized staff to implement have evident limitations in their ability to inform key decisions at the onset of an emergency. Timely and accessible market analysis is therefore essential. The International Red Cross and Red Crescent Movement guidelines provide a practical tool that addresses three main questions:

- Are markets functioning or likely to recover quickly?
- Will people be able to buy what they need locally at reasonable prices?
- Is there a risk of inflation and could cash transfers cause inflation?

6.6 Targeting

Targeting is a difficult task in an emergency. The desirability of cash has raised concerns that its targeting is more complex than in-kind assistance. Better-off households may attempt to use their influence in order to be included as beneficiaries. This potential problem has proven to be surmountable by agencies implementing cash interventions, many of whom have used targeting methodologies that involve community consultation on criteria and selection processes, accompanied by sensitisation on why cash is being used and who is entitled to receive it. Evidence from recent cash projects continues to support the finding in Harvey's report that 'targeting cash is not significantly more difficult than targeting in-kind assistance' (Harvey, 2007: 29).

6.7 Cost-efficiency: challenges of comparing cash transfers with in-kind assistance

The cost efficiency of cash transfers is often raised as a potential advantage when choosing between cash and in-kind assistance, but there is simply no correct answer to the general question 'are cash transfers more cost-efficient than in-kind transfers?'.

The cost comparison of in-kind assistance (particularly food aid) with cash transfers is a complicated task for numerous reasons:

- It is unique to the context and can change over time even within that context.
- It is famously difficult to put a true price on donated food assistance. From the implementing agencies' point of view, it is difficult to decide where to stop considering costs: does one consider it free (as it is donated); does one only consider the calculated value according to WFP (or the donating agency); does one add the WFP organisational costs; and if it was not purchased on the open market, does one try to calculate the price difference?
- Goods purchased in bulk by an agency may be cheaper than smaller purchases in local markets, where people could buy the goods themselves; however, calculating the true cost to the agency of procuring, storing, transporting and then distributing the goods is a hugely difficult exercise, especially since, in most cases, this would be done by a system that is used for the whole programme, not just certain assistance activities.

- Calculating cost-sharing is complex in any project.
- Thus far small-scale and pilot projects have had much more intensive and costly monitoring than programmes using in-kind assistance.
- The costs to the beneficiary are difficult to incorporate into a comparison. For example, an evaluation of Bangladesh Red Crescent Society's cash and food transfer programming in Pakistan found that beneficiaries considered the cost of receiving cash transfers to be lower than food, because receiving cash could easily be incorporated into their regular visits to the trading centre, while receiving food required a special trip to receive and transport large food packages.

Of project evaluations that have included a cost-efficiency analyses (however inexact), there is no universal trend of cash transfers being more or less costly than in-kind assistance – this relationship has depended on the project and the context. The difference between prices on the local market and those on world or regional markets is often the dominant factor in the case of food, but this varies considerably in different contexts, making it impossible to conclude that one is generally more efficient than the other.

It is important to consider effectiveness in making comparisons, though this can also be challenging. For example, it is very hard to measure the extent and result of in-kind goods being sold, at a discount, by beneficiaries in order to purchase other needs. Inkind and cash relief may also have different impacts, such as those on markets that are difficult to trace, including multiplier effects or production incentives and disincentives. Cash transfers used for purposes such as healthcare and education clearly have positive impacts, but these are difficult to measure. In making a comparison between cash and food, how does one calculate and consider that the food pipeline is very likely to break down at some point and cause delays and shortages? Most of these effectiveness issues are hard for agencies to measure in advance in order to choose between in-kind or cash relief. Many of these issues are related to the behaviour and choices of people affected by crisis, which is a strong argument for consulting and asking them what they would prefer.

Overall, it is crucial that cost and efficiency are not singled out as the sole criterion for using in-kind assistance or cash transfers; these factors should be part of a strong assessment of the most appropriate way to meet needs in a given context.

Chapter 7

Cash transfers in emergencies and Bangladesh Red Crescent Society

Cash transfer programming represents relatively not a new territory for Bangladesh Red Crescent Society and a shift in how it approaches humanitarian assistance. Having mapped out current practice, trends and evidence on the use of cash transfers, this report now focuses on what this all means for Bangladesh Red Crescent Society. This chapter looks at current Bangladesh Red Crescent Society cash transfer programming, attitudes and knowledge of staff about cash transfer programming and existing policies and procedures that are related to the use of cash transfers in emergencies. While the discussion is specifically about Bangladesh Red Crescent Society, other agencies may share many of the same issues in adopting cash transfers as an emergency response tool and might learn from Bangladesh Red Crescent Society's experience.

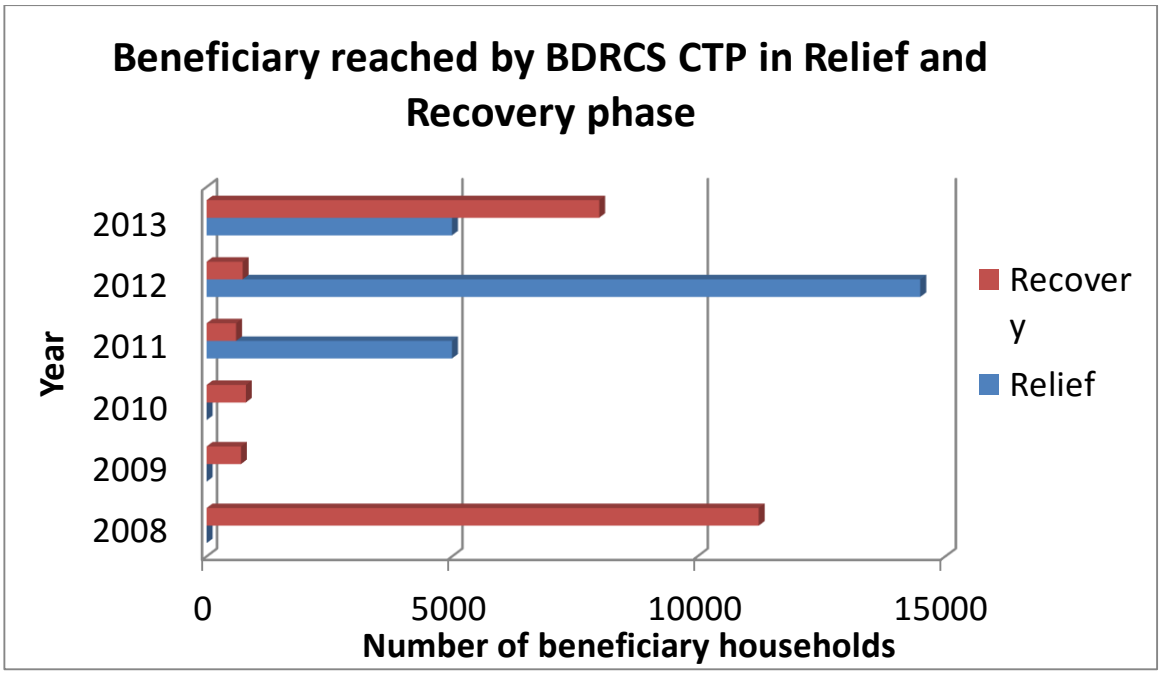
In humanitarian or emergency contexts, Bangladesh Red Crescent Society may engage in nearly every possible programming sector: food security, nutrition, livelihoods, shelter, non-food items, health, water and sanitation, education and disaster risk reduction. The extent to which Bangladesh Red Crescent Society responds to an emergency depends on a number of factors, such as the capacity of the state, the amount of unmet need and the capacity of Bangladesh Red Crescent Society to respond.

7.1 History and Context of cash grant

- 2007-08: Sidr Cyclone recovery –Livelihoods conditional cash grant was deposited into beneficiary bank accounts; Cash grant was provided for repairing shelter through bank cheque.
- 2009-12: Aila Cyclone recovery – Shelter and livelihoods conditional cash grant was deposited into beneficiary bank accounts and in the form of a demand draft which was similar to a personal check.
- 2010: Participatory Approach for Safe Shelter Awareness (PASSA) tool was piloted for Sidr affected area – Conditional cash grant was deposited into beneficiary bank accounts.
- 2011: Cox's Bazar Floods emergency relief – Unconditional cash grant was disbursed in emergency phase, 1st time in BDRCS

- 2011-12: Water logging in SW region of Bangladesh- shelter and livelihood conditional cash grant was provided.
- 2012-13: Floods and Landslides response and recovery – Provided Unconditional cash grant in emergencies; cash based intervention through cash for work, cash for training and Unconditional cash grant
- 2012: Tropical storm relief – Direct unconditional cash grant in emergencies.
- 2013: Cyclone Mahasen Response- Direct unconditional cash grant in emergencies.
- 2013 : Cyclone Mahasen Early Recovery Operation in Patuakhali and Barguna district –cash grant through bank cheque; cash based intervention through cash for shelter, cash for work, cash for training and cash for livelihood.
- 2013: Flood Recovery Program, Kurigram – Conditional cash grant for livelihood through bank cheque.
- 2014: Unconditional cash grant for people affected by violence in Chittagong.
- 2015: Flood Operation in Norther districts of Bangladesh
- 2016: Early Recovery of Flood Operation
- 2017: Flash Flood in Haor areas, provided unconditional cash grant.
- 2017: Cyclone Mora Operation, provided conditional and unconditional cash grant
- 2017: Flood Operation, Provided unconditional cash grant.

Beneficiaries reached by CBP in BDRCS:



7.2 Current CBP profiles in BDRCS:

- Process documentation of direct unconditional cash grants in emergency response
- Cash programing is now practiced both in emergency and early recovery phase
- For Emergency Phase, disbursement modality is direct hand cash payment in envelop
- For Early Recovery Phase, three modalities are in practice:

- Cash transfer in beneficiary bank account
- Cash transfer through bank cheque, where beneficiary had to withdraw cash from nearest bank using the cheque
- Direct hand cash transfer (mainly for cash for work)

7.3 Capacity, learning and training

A point raised throughout this report is that a good assessment is critical in making the case for cash transfers. Investment in strengthening this capacity should include market and livelihoods analysis and building capacity for cash transfer programming within technical sectors. Experience has shown that humanitarian aid workers skilled in various sectors can successfully adapt to assess, design and implement cashbased responses. In particular, the adaptation of existing finance and distribution systems to deliver cash is feasible. Bangladesh Red Crescent Society has extensive experience of distributing food, and there are some clear crossover skills and systems that can be adapted to deliver cash.

BDRCS trained Staffs and volunteer in total: 1000 persons

7.4 Alert and Response Activation

When an emergency happens, the affected BDRCS District Branch (Unit) informs the BDRCS National Headquarters (NHQ) of the situation. The BDRCS Unit may respond immediately through its own resources. However, if the affected population need is greater than the unit resources, the BDRCS Unit Secretary may request additional support from the BDRCS NHQ. In the case that the event is immediately known to be larger than the unit capacity, the National Disaster Response Team (NDRT) will be activated to conduct needs and capacity assessments in the geographic locations affected.

BDRCS also informs the IFRC and Partner National Societies (PNS), including the German Red Cross (GRC) and British Red Cross (BRC), of the event and may request additional support from these partners as well. The support may be in the form of in-kind items, human resources, or financial assistance. A Pre-Disaster Agreement is currently being drafted to articulate the roles and responsibilities of the BDRCS, International Committee of the Red Cross, IFRC and each PNS during pre- and post-disaster time. The agreement establishes the framework for cooperation and support between the Red Cross Movement partners and outlines procedures to be followed in times of disaster and crises in Bangladesh.

Some secondary data sources frequently utilized in the initial stages of response activation are:

- BDRCS District Units in the affected areas
- Government reports/requests (usually from the Deputy District Commissioner)
- Media
- Meteorological Department; http://www.bmd.gov.bd/index.php
- Flood forecasting and warning center ; http://www.ffwc.gov.bd/
- CDMP web portal; http://www.cdmp.org.bd/index.php
- SPARRSO; http://www.sparrso.gov.bd/index.htm
- GOOGLE EARTH; http://www.google.com/earth/index.html

7.5 Assessment

The NDRT consists of experienced, trained staff and volunteers who are sent to the affected areas to advise, support, and train branch volunteers in disaster response; conduct assessments; make recommendations on actions; as well as, implement activities as needed. During the assessment phase NDRT members are deployed to the disaster affected areas to conduct emergency damage and needs assessments along with local Red Crescent Youth (RCY) volunteers.

The assessment findings are compiled and reported to BDRCS NHQ on the Emergency Damage & Needs Assessment Form. As part of the assessment, observations are made regarding the effects on market places. It is noted as to whether the market places are fully destroyed or partially damaged.

Cash may be used for goods and services when:

- Markets in the affected area are functioning
- Markets are accessible to the affected populations
- Market is sustainable. If the market is not sustainable for at least one month, another form of assistance will be provided.
- Items found in the food basket will be checked to ensure availability in the market. These items will include rice, sugar, salt, lentils.

7.6 Analysis and Decision Making

Based on the findings of the assessment, the Country Team, comprised of the BDRCS Secretary General, IFRC Head of Delegation, and respective Response Department staff, will determine the response objectives and the amount of resources to allocate for this disaster. They will also decide what type of intervention to use in the response per the NDRT recommendations. The intervention could be non-food items, food items, cash, or a combination of these. The Disaster Relief Emergency Fund (DREF) tool will be utilized to jump-start immediate disaster relief related activities, if applicable.

An official internal BDRCS response action letter is written by the BDRCS Secretary General to each applicable Unit Secretary for each disaster response stating the terms in which the response will be conducted. The official letter states:

- Number of beneficiary households per district
- Beneficiary selection criteria
- Specific intervention (items beneficiaries will receive)
- Only the BDRCS shall conduct all activities
- The unit must coordinate with the local government
- Staff and volunteers must be identified as Red Cross/Red Crescent during all public activities
- Volunteers must be given the standard daily allowance
- Information to be included on the beneficiary cards
- Documentation requirements
- Executive committee members should be informed and invited to the distribution

- A meeting must be held with the executive committee members to decide who is responsible for the distribution items

BDRCS and IFRC actively participate in cluster meetings at the district and headquarters level regularly and especially during times of disaster. Response planning and decisions take into account what the Bangladesh government and other NGOs are planning to do in each disaster response. Other organizations involved in disaster response and recovery programs in Bangladesh include:

UNDP	OXFAM
WFP	PLAN
Save the Children	Action Aid

In addition to the regular budget considerations for relief distribution programs, the budget for a direct cash distribution includes the following considerations:

- Total value of the cash grants (Cash grant amount x Number of beneficiaries)
- Exchange rate (Swiss franc to local currency)
- Bank fees
- Insurance

Determination of the Cash Grant Value

Cash distributions in the relief phase are one-time cash payments with the intended purpose of restoring a one month food supply for the average household of five persons. The cash transfer value is based on the value of the food basket that has been historically provided to families following a disaster. This pre-identified food basket is valued at the cost of items found in the local market. For 2012, the food basket value is 2000 taka. Distributions are completed within the first 30 days following the disaster.

Determination of Payment Mechanism

BDRCS has determined that direct cash payments (i.e. cash in envelopes) are the simplest and fastest payment mechanism at the moment due to the speed and scale of their response operations and lack of other viable options.

7.8 Beneficiary Selection:

Beneficiary Selection Criteria

Beneficiary selection criteria for each response is based on the damage and needs asssessment and officially approved by the BDRCS Secretary General. This criteria is communicated to each BDRCS Unit responding to a particular disaster in an official letter as stated in the previous section. Criteria for the BDRCS targeted selection of beneficiaries varies from one disaster to another depending on factors such as:

- Type of disaster
- Geographical setting
- How people are impacted
- Existing coping mechanisms of those affected

However, in general, beneficiaries are eligible for assistance if they meet the following criteria:

- Must prove they live in disaster affected area at time of the disaster
- Must be able to prove their identity
- Must show impact, i.e., home severely damaged or totally destroyed, displaced from their place of origin due to the disaster, loss of household items, loss of income generation due to disaster

In addition, the most vulnerable populations are prioritized. Vulnerability criteria for beneficiary selection include the following:

- Single parent household – only one person is active in the household, the other parent is not contributing to the household
- Elderly (60 years of age or older) head of household – head of household is elderly and not being supported by children/spouse/others
- Child (17 years of age or younger) head of household – sole bread winner/parents are not present nor contributing to the household
- Mentally or physically impaired head of household – as stated and head of household is sole bread winner
- Chronically ill (e.g. AIDS/HIV affected) head of household – as stated and head of household is sole bread winner

- One or more family members were injured or killed in the disaster – as stated or bread winner was injured or killed in disaster and cannot provide for family

Beneficiary Selection Process

The RCY conduct door-to-door interviews within the targeted disaster affected communities. RCY may go to the field to conduct the interviews on their own or may have the NDRT supporting them or an IFRC Field Monitoring Officer (FMO) monitoring the beneficiary selection process. The BDRCS Unit Level Officer (ULO) is responsible for the RCY teams and the beneficiary selection.

- The RCY tell the community members who they are and the objective of the visit
- The RCY conduct surveys in teams of two persons, one interviews potential beneficiaries while the other observes the potential beneficiary's property and surroundings
- Each beneficiary selection team lists potential beneficiaries on the Beneficiary Selection Form. The following information is listed on the form:
    - Operation title (*Example: Bangladesh: Tropical Storm 2012*)
    - Sequential number
    - Name – Head of household
    - Father/Husbands Name
    - Sub District/Union
    - Village
    - National ID number
    - Signatures: Unit Secretary and ULO
- Although there is no columns for checking or listing beneficiary selection criteria met by each household, the volunteers only list households which meet the minimum selection criteria and document the vulnerabilities found in the households by using a system of predetermined and agreed upon symbols. Annex 8 shows an example.
- Upon completion of the door-to-door surveys, the RCY compile the lists.

- The most vulnerable families are collected and placed on the final beneficiary selection list first, those households with less vulnerabilities are filled in second, and those with no vulnerabilities are marked third. *All selected households meet the minimum selection criteria, i.e., affected by the disaster, destroyed home, loss of income generation.*

Beneficiary Selection Verification Process

One of the responsibilities of the BDRCS NDRT and the IFRC FMO is to monitor the beneficiary selection process. The monitoring takes places at the field level immediately during RCY door-to-door household surveys. There is no set percentage of households to verify but approximately 75% verification is usually done. In this role, the NDRT and FMO ensure:

- Beneficiary selection criteria is being adhered to
- Community members are not asked for payment by anyone in regards to the BDRCS activities and distributions
- It is BDRCS conducting the assessments directly
- Whether or not other organizations are assessing or supporting the communities in response to the disaster

If the IFRC FMO finds incorrect beneficiary selection occurring, they cross off the beneficiary and replace them with a valid beneficiary which meets the criteria. The IFRC FMO also identifies whether this is a volunteer mistake in understanding the selection process or intentional placing of persons on the beneficiary selection list. In this way, the beneficiary selection list is verified before being sent to BDRCS NHQ. Any issues or findings that do not adhere to the correct process of beneficiary selection or criteria are discussed with the BDRCS Unit Secretary and ULO, as well as, reported to the respective head offices in Dhaka.

After the selection process is complete:

- The complete verified and finalized beneficiary list is signed by the BDRCS Unit Secretary and sent via fax to NHQ.
- The distribution plan is also finalized, signed and sent to NHQ.
- Money is transferred to the unit bank accounts

- Other items, NFI and food, are sent to the BDRCS Units
- The final beneficiary selection list is approved by the BDRCS Secretary General
- The Master Role and corresponding Beneficiary Registration Cards are completed

Beneficiary Registration

Once the beneficiary selection is finalized, verified, and approved, beneficiary registration cards and a beneficiary registration list, or Master Role, are completed.

Beneficiary Registration Cards

The same beneficiary registration cards used for NFI and food distributions are used for unconditional cash distributions. Beneficiary cards contain the following information:

- Preprinted color typed BDRCS and IFRC emblems
- Assigned unique card identification number
- Beneficiary name
- Beneficiary mother, father, or husband name
- Date of the distribution
- Items to be received at the distribution and quantity of each item
- BDRCS stamp
- Signature of the BDRCS District Unit Chairman or designee

Beneficiary registration cards are distributed by the same volunteers that conducted the beneficiary selection. The distribution of the beneficiary cards usually takes place within two days of the relief distribution. The key information communicated to the beneficiaries at the time of the beneficiary card distribution is:

- Date, time and location of the distribution
- Items that will be distributed including the amount of cash to be provided
- Document requirements for receiving items at the distribution

Beneficiary Identification Documents

In order to receive an unconditional cash grant, beneficiaries are required to bring the following identification documents:

- Original National ID Card **or**, if no National ID Card is available, an original Letter of Identity from the local District or Union Chairman will be accepted
- Original BDRCS Beneficiary Registration Card
- Photocopies of their National ID Card and BDRCS Beneficiary Registration Card

The Master Role

One Master Role is completed for each distribution planned. The Master Role form lists the following information:

- The district, union, sub-district and distribution center
- Sequential number
- Beneficiary registration card number (unique number assigned to each card)
- Name of beneficiary
- Father, husband, or mother's name with relationship specified
- Items to be distributed, including cash
- Signature or Thumbprint
- BDRCS Unit Secretary and ULO signatures

7.9 CTP Finance Procedures (Cash in Envelopes)

As the BDRCS response staff and volunteers are selecting beneficiaries, the respective BDRCS and IFRC finance departments begin the process of requesting and transferring the required funds for the program.

- The BDRCS Response Director and IFRC Disaster Management Senior Manager prepare a Detailed Cash Request requesting funds from IFRC Finance. The cash request must be consistent with the approved project budget and includes the following information:
    - Date of request
    - Project name and code number
    - Purpose of cash request
    - Detailed description of expenditure (district, number of beneficiaries, amount of cash grant)
    - Total amount requested
    - Signatures of the BDRCS Response Director and IFRC Disaster Management Senior Manager

- BDRCS Cash Request and Forecast signed by the BDRCS Finance JAD and Director, the BDRCS Secretary General, the IFRC Finance Manager and the IFRC Head of Delegation. This form includes forecasting and the amount that needs to be transferred, if any, from the IFRC Zone to the Bangladesh IFRC Delegation.
  - As a prerequisite to transferring the funds to the BDRCS, the IFRC requires 3 documents to be completed:
    1. Final Beneficiary List signed by BDRCS Unit Secretary and the BDRCS Secretary General
    2. Distribution Plan by district
    3. Memorandum of Understanding (MOU)
  - Once all the proper requests are signed and the required documents are received, the IFRC Finance Manager issues working advances to the BDRCS. One working advance is for the cash grants to beneficiaries and a second is issued for operational expenses . The Working Advances are signed by the BDRCS Secretary General, BDRCS Director of Accounts, IFRC Finance Manager, IFRC Head of Delegation. Backup documentation for the issuance of the working advance includes the distribution plan, beneficiary selection list, and the detailed cash request.
  - Funds are transferred to BDRCS NHQ account and then to the respective BDRCS Unit(s) bank accounts. This process can take up to a week to complete.
  - Withdrawal of the cash grant funds from the bank
    - The ULO withdraws the cash from the local bank on the day before or the day of the distribution *(There is prior communication with the bank about withdrawal and bill denominations)*
    - The ULO is accompanied by the Unit Secretary and the IFRC FMO
    - Signature requirements and internal documents for funds (district level)
    - The cash is taken back to the BDRCS unit office
  - Cash in envelopes
    - Four volunteers complete the following tasks:
      - Count the cash
      - Insert cash into envelopes
      - Seal the envelopes

        - Number the envelopes in sequential order *(The number on the envelope corresponds to the identical number on the Master Role thereby identifying which beneficiary the envelope if for.)*
    - The volunteers are supervised and monitored by the BDRCS ULO and IFRC FMO during the cash in envelopes process
- Once the envelopes are filled, they are transported by the BDRCS ULO, accompanied by the BDRCS Unit Secretary and IFRC FMO to the distribution site

The BDRCS ULO is responsible for the cash from the time it is withdrawn from the bank until it is distributed.

7.10 Cash Distribution

Cash Distribution Process

- Announcements (*usually made by the BDRCS Unit Secretary or NDRT Leader)*
    - Objective of the distribution
    - Donors supporting the response
    - Persons involved in the process
    - What items the beneficiaries will receive
    - Documents required to receive the items
- Beneficiary Order
    - Beneficiaries are separated into two sections, male and female.
    - Lines are formed with beneficiaries arranged in the order their name appears on the Master Role
    - Each beneficiary is called publically by loud speaker
    - The beneficiary names are called in order as they appear on the Master Role.
    - Usually, two or three persons are called at a time
- Document Verification
    - Beneficiary shows required documents
        - Original National ID card or original letter of identity if no card is available

        - Original Beneficiary Registration Card
        - Photocopy of the National ID card or Letter of Identity, and beneficiary card
    - Documents are checked to verify they match
    - If all the proper documents are present and verified, then the ID photocopy and original beneficiary card are stapled together and put to the side to use as backup documentation *(donor accountability and finance audits)*
    - If there is any issue with the documents presented, then that person is sent to a supervisor to resolve the issue
- Master Role and Beneficiary Registration Card Signature
    - Beneficiary provides signature or thumbprint on the master role
    - Beneficiary provides signature or thumbprint on the beneficiary card indicating they have received the cash and any other items being distributed
- Encashment
    - A volunteer has the sealed envelopes with the number corresponding with the sequential number listed on the Master Role
    - The volunteer opens the sealed envelope in front of the beneficiary and counts out the bills, 2000 taka, while the beneficiary watches
    - The volunteer asks the beneficiary if they understand the amount represented by the bills
    - The beneficiary accepts the cash from the volunteer and moves on in the distribution line
- If any other items are being distributed (i.e. Tarpaulins, jerry cans, etc.) the beneficiary will get these items also. They then exit the distribution line.

Unclaimed Cash in Envelopes

- Unclaimed envelopes, or beneficiaries who did not make the cash distribution, are noted on the master role.
- The envelopes are given to the head of the sub-district. The envelopes are held at the sub- district office for two days after the distribution.
- Messages are sent to the beneficiaries notifying them where they can pick up their cash and any other items.

- If the beneficiary does not take their cash within the two day period, the cash is redistributed to other beneficiaries that meet the beneficiary selection criteria. The name of the new beneficiary is carefully added to the master role while the previous name is scratched out. The change is initialed by the Branch Secretary.

CTP Documentation and Reconciliation of the Cash Transfer Working Advance

- After the distribution, all paperwork is collected and returned to the BDRCS Unit.
- Branch volunteers who selected the beneficiaries review the master role, the photocopy of the National ID card and original beneficiary card. The following steps are followed:
    - Organize papers according to the numbers on the master beneficiary list.
    - Verify national ID number on ID matches ID number on the beneficiary card and the master role
    - Verify beneficiary name is on each document
    - Verify all beneficiary cards and the master role have signatures for each beneficiary
- If all points are confirmed, the documents are photographed . This ensures a form of electronic copy of the distribution and verification documents is available.
- A CD is burned with the electronic data and sent to the BDRCS and IFRC finance offices for reconciliation and closing of the working advances issued to BDRCS.
- A copy of the master role with thumbprints/signatures is stapled to the original cash requests and working advances and kept in finance.
- Any further documentation and CD is forwarded to Kuala Lumpur to the zone office.

7.11 Monitoring

Monitoring of the CTP and relief systems and processes is useful for feedback and improvement of cash programming in relief. The IFRC FMOs are responsible for monitoring the process, providing feedback to the volunteers and unit staff, and reporting back findings to their IFRC DM staff supervisor. The BDRCS/IFRC

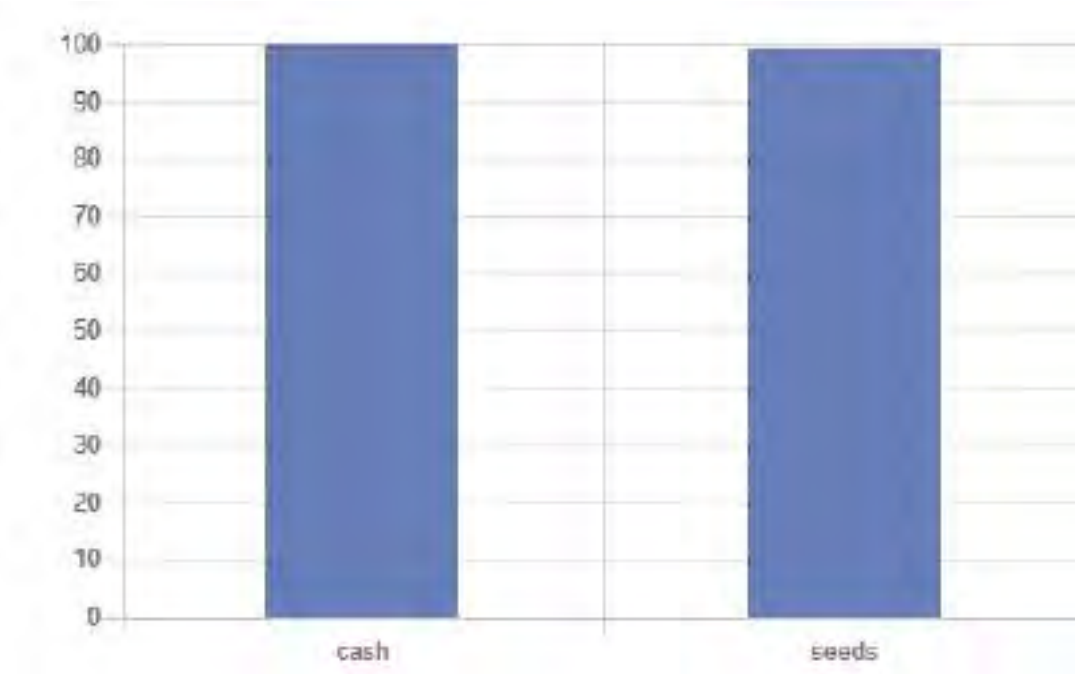
Monitoring Report template is in Annex 17 . Examples of different types of monitoring reports (i.e., reports on various stages of the CTP can be provided by the BDRCS Response Department staff or the IFRC DM Department staff).

Post Distribution Monitoring Report:

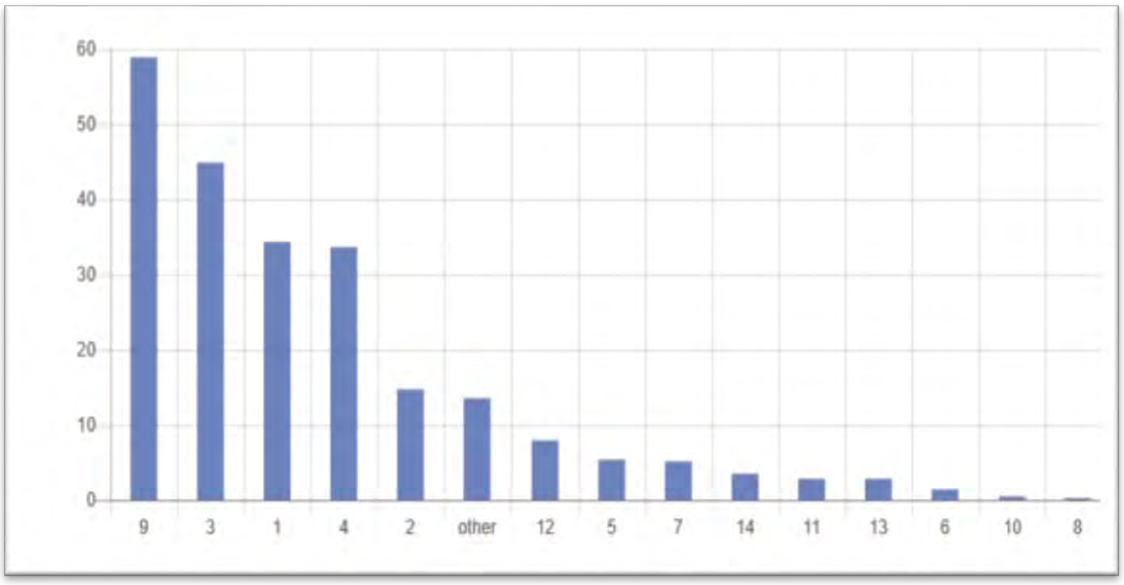
A survey was conducted among 428 house holds with set questions (Annex 1). Among them 57.24 % are female and 42.76% are male.

Value	Frequency	Percentage
female	245	57.24
male	183	42.76

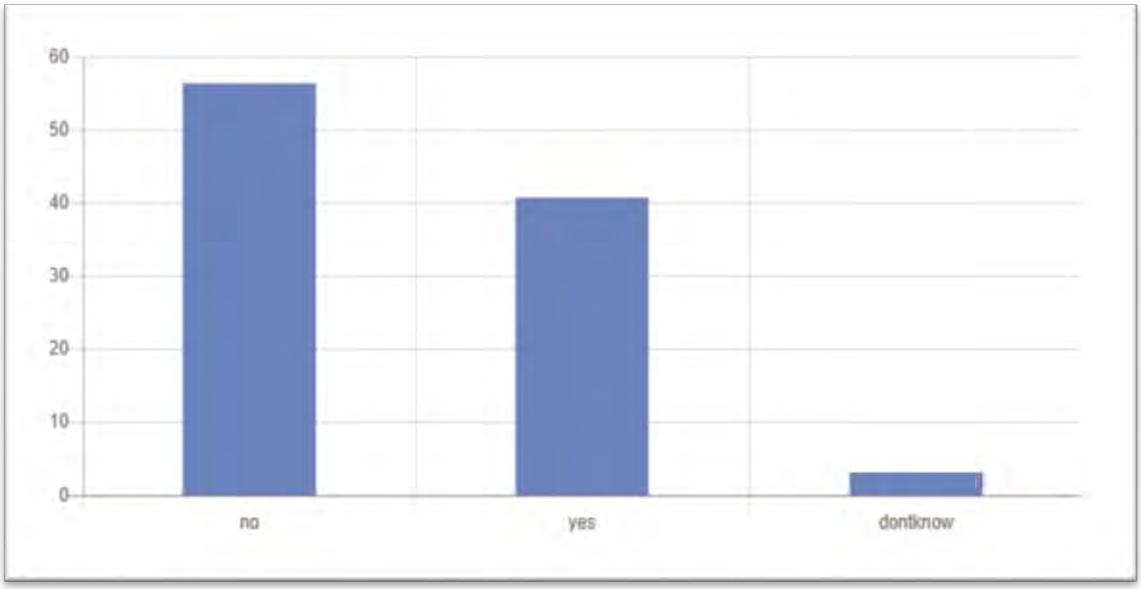
All the beneficiary (100%) of flood operation received cash and seed from Bangladesh Red Crescent Society (BDRCS)



Priority of spending money: Maximum beneficiary used the money for cultivation (60%) secondly food (45%) thirdly house repairing (35%) fourthly (32%) treatment and medicine



57 % beneficiary preferred cash then in-kind and 40% beneficiary preferred in-kind and % said they don't know .



Chapter 8

Conclusion

Cash transfer programming has hardly replaced in-kind assistance as the default response option of aid agencies, but such a dramatic shift within the humanitarian system in so short a time would be extraordinary. Rather, change is being driven by a bottom-up process in which agencies are pursuing innovative strategies. As a result, learning on how best to programme cash-based responses is rapidly increasing. The case for cash transfers has been clearly made, and aid organisations are in the process of determining precisely how they fit into their policies, practices, capacities and missions. The question of *whether* cash transfers can be an appropriate response in emergencies has been answered with a categorical 'yes', and the discussion has moved on to exploring their utility in long-term social protection and in linking relief and development programmes.

Bangladesh Red Crescent Society has the skills and experience to increase the use of cash transfers as a tool in responding to emergencies. This includes transferable skills and capacity from its food distribution systems and the experience of staff who have been directly involved in cash transfer programmes. The organisation should take steps to further increase its capacity to design and implement cash transfer programmes, drawing on its own experiences and that of other agencies. Funding from public donors for cash transfers is increasing, especially as commitment to social protection grows; however, funding for cash transfer interventions needs to be sought and advocated for with strong assessments of emergency contexts to demonstrate the appropriateness of cash transfers. Bangladesh Red Crescent Society should consider cash transfers for a wide variety of objectives beyond meeting food needs, being careful not to confine it to their food aid programming to avoid losing out on the substantial advantages of cash transfer programming. Along with its other experiences, Bangladesh Red Crescent Society's successful cash transfer program in Flood Operation, and the substantial research and lessons coming from it, proves that Bangladesh Red Crescent Society is making significant progress in implementing innovative cash transfer programming.
Other disaster response organizations in Bangladesh, such as Oxfam and Save the Children, also utilize CTP in emergency following a disaster, or in the longer term

recovery and preparedness projects as well. BDRCS and the International Federation of Red Cross and Red Crescent Societies (IFRC), are involved with The Cash Learning Partnership (CaLP). CaLP in Bangladesh is hosted by Oxfam. In recovery projects, beneficiaries are required to open a bank account and receive training on financial services that come with formal banking systems. In the emergency relief phase the objective is to provide vulnerable populations affected by disaster with cash and/or items to meet their emergency caused needs immediately following a disaster..

Though there are disadvantages to the direct cash grant method, the advantages outweigh the risks. Cash distributions can be completed within days of the disaster occurring; the entire process is almost completely within the Red Cross' control; and, the it does not rely on a third party or system to get the cash grant to beneficiaries.

Other possibilities for cash transfer include using Automated Teller Machines (ATMs) and associated debit cards. However, ATMs and bank branches that use debit cards are not prevalent in the rural areas. Beneficiaries would need to travel over five kilometers to the city center to receive their cash. Mobile phone banking and money transfers are available through a few banks at this time. This method is used throughout the country. It is expected these mobile phone cash transfers will grow significantly in the future to even the remote areas of Bangladesh.

The number of projects using cash transfers has grown steadily as more NGOs implement small-scale and pilot cash transfer projects in emergency settings and governments undertake larger-scale programmes. While the value of these projects comprises a small percentage of humanitarian assistance activities, there is an undeniable increase in the acceptance of cash transfers as an appropriate tool in humanitarian response. Guidelines and tools specific to cash transfer response reflect the growing demand for information on how to implement cash transfer programming, as well as the growing body of information on best practice and lessons learned on the assessment, design, implementation, monitoring and evaluation of cash transfer programming. The learning agenda of cash transfer projects has also resulted in numerous high-quality reports and evaluations that continue to support the assertion that cash transfers are an appropriate tool that empowers beneficiaries to address their priority needs.

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Setup

District

- ◯ Bogra
- ◯ Dinajpur
- ◯ Gaibandha
- ◯ Jamalpur
- ◯ Kurigram
- ◯ Lalmonirhat
- ◯ Naogaon
- ◯ Rangpur
- ◯ Sirajganj
- ◯ Tangail

Upazilla

Union

Ward number

_____

Collect the GPS coordinates of the registration site

Only skip this if there is a significant technical challenge

latitude (x.y °)

_____

longitude (x.y °)

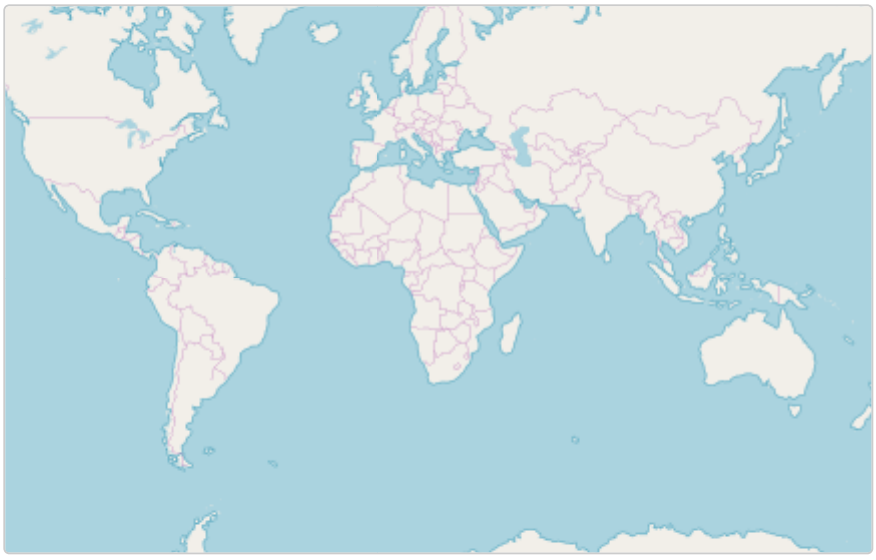
_____

altitude (m)

_____

accuracy (m)

_____



Interviewer name

_____

Hello, do you have 10 minutes to speak to me about your experience with the BDRCS relief programme? I would like to ask you some questions to help us improve our services. We ask for your honest answers – we appreciate suggestions and your input will not be used against you in any way. This interview is voluntary and anonymous – you do not have to answer a question if you don't want to, and we can stop at any time".

- ◯ Yes
- ◯ No

Respondent Profile

What is the respondent's age?

_____

What is respondent's gender?

- ◯ Male
- ◯ Female

Is the respondent the head of household?

- ◯ Yes
- ◯ No

What is the total number of people in the household (including respondent)?

_____

Are there any vulnerable people (children under the age of 5, elderly, pregnant or lactating mothers, persons with disabilities in the household?

- ◯ Yes
- ◯ No

Is the respondent the person who received cash at the distribution point?

- ◯ Yes
- ◯ No, proxy received.

What has your household received from the BDRCS since the disaster?
Select all that apply

- [ ] Cash
- [ ] Seeds
- [ ] Shelter toolkit
- [ ] Tarps
- [ ] Blankets
- [ ] Water/Sanitation/Hygiene supplies
- [ ] Other

Please specify:

Did you plant the seeds?
If no, skip the next question

- ◯ Yes
- ◯ No

What kind of seeds have you planted?

- [ ] Eggplant
- [ ] Chili
- [ ] Tomato
- [ ] Onion
- [ ] Cauliflower
- [ ] Cabbage
- [ ] Carrot
- [ ] Radish
- [ ] Hybrid cucumber
- [ ] Yard long bean
- [ ] Red amaranth
- [ ] Indian spinach
- [ ] Bitter gourd
- [ ] Lady finger
- [ ] Pumpkin
- [ ] Lau/Gourd

Any specific reason why you have not planted the seeds?

Which organization(s) have provided you cash since the disaster
Select all that apply

- [ ] Government
- [ ] BDRCS
- [ ] Other NGO
- [ ] Relatives/Friends
- [ ] Religious groups
- [ ] Private sector
- [ ] Other

Please specify:

How much money did you receive from the BDRCS?
Please write in the currency of the cash provided.

Why were you selected to receive this cash assistance?
Select all that apply

- [ ] I don't know
- [ ] Female head of household
- [ ] Family member with chronic disease/disability
- [ ] Young children in house
- [ ] Pregnant or lactating woman
- [ ] Elderly household members
- [ ] House was destroyed
- [ ] House badly damaged
- [ ] Household very poor
- [ ] Other

Did you or someone in your household have to pay anyone or to give a favour to be part of the programme?
If no, skip the next question

- ◯ Yes, I had to either pay or give favour to someone to be registered
- ◯ No, I did not pay or give favour to anyone

Who did you have to pay or give a favour to?

Do you think all the people in your community who were both "vulnerable" and affected by the disaster have been included in the beneficiary list?

- ◯ Yes
- ◯ No
- ◯ I don't know

Of the cash assistance you received from the BDRCS, how much have you spent so far?

Select the closest approximation. If "I did not spend any" then skip the next question

- ◯ I spent all (100%)
- ◯ About 75%
- ◯ About half (50%)
- ◯ About 25%
- ◯ I did not spend any (0%)

Of the money you have spent, what were your top three areas you spent it on?

- ☐ Shelter construction materials
- ☐ Labour to repair or construct housing
- ☐ Food
- ☐ Medical expenses
- ☐ Basic household items (utensils, cooking supplies, blankets, etc.)
- ☐ Large household items (table, stove, etc.)
- ☐ Repaying debt
- ☐ Savings
- ☐ Agricultural input
- ☐ Gave money to friends/relatives
- ☐ Maintenance or stock for family business/tools and supplies for self-employment
- ☐ Education
- ☐ Clothing
- ☐ Hygiene items
- ☐ Other (specify)

Please specify:

Were all the items you needed available in your local market?

If yes, then skip the next question

- ◯ Yes
- ◯ No

What items were not available?

_____

Where did you find them?

- ◯ Purchased at a market/shop outside of my community
- ◯ I was not able to find/purchase them
- ◯ Other (specify)

Please specify:

_____

How much did you or your proxy pay for transport of your items from the market to your home? (in the local currency)

Write 0 if the respondent did not pay. Write "Don't know" if the respondents say "don't know."

_____

Do you think the provision of cash is timely?

- ◯ Yes
- ◯ No

If the assistance could have been done over again, would you have preferred to receive food/goods rather than cash?

- ◯ Yes, it would be better to receive goods directly
- ◯ No, I still would prefer cash
- ◯ I don't know

Has receiving this cash caused any conflict within your household?

- ◯ Yes, it has
- ◯ No, it has not

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

- ◯ Yes, I was informed
- ◯ No, I was not informed
- ◯ I don't know/don't remember

Did you receive a contact phone number to make complaints or ask for help from the BDRCS?

- ◯ Yes, I received it
- ◯ No, I did not receive it
- ◯ I don't know/don't remember

How has this program changed your opinion on the BDRCS?

- ◯ My opinoin of BDRCS is better than before
- ◯ My opionion of BDRCS is worse than before
- ◯ This program has not changed my opinion

We understand. Thank you for your time.

- ◯ OK

The survey is now complete. Thank you for your time.

- ◯ OK