

# Cash for Livelihood Project

Cash for Livelihood of Farmers, Fishermen and  
Small Enterprises Owners/Traders in Bangladesh

Project Idea: September 2009  
Assessment: October 2009  
Project Implementation: November 2009 to April 2010/  
Small Actions until Sept.2011

Impact Monitoring: December 2010

## Final Report

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<b>CfL Bangladesh</b> Cash for Livelihood after Cyclone "Aila"	Tom Meyer / Rudolf Gsell Januar 2011
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# 1 SITUATION

## 1.1 General

The cyclonic storm “Aila” hit the south western part of Bangladesh (Khulna Division) and West Bengal in India on 25<sup>th</sup> May, affected more than 3 million people and killed approximately 190 in Bangladesh. Several hundred thousands of homes were washed away when wind-driven tidal surges up to 3 m destroyed the coastal belt. Many areas of the affected districts were inundated and houses, roads and embankments were damaged. A total stretch of about 168 km of flood-control dams in nine districts was totally and 1,060 km partially damaged. Around 600,000 people were seeking immediate support and refuge in cyclone shelters and other buildings. Most of the ponds were contaminated with saline water making them unfit to support drinking water supply for the communities. The Government estimated that about 136,000 ha of crops were damaged across 14 affected Districts. The most severely affected sectors were fisheries and fish/shrimp farming, including day labourers. More than 100,000 head of livestock have also been reported killed by cyclone “Aila”. Very few livelihood options were available in the areas until the winter season (October -December) when Aman (paddy) or winter vegetable production started.

Due to the low figure of casualties the response from the Government and the international community was not as fast and strong as it was after cyclone “Sidr”, even though in some areas the damage of infrastructure and livelihoods were even higher. Although most of the displaced people have returned to their places of origin, there were still six Upazilas of Khulna and Satkhira districts, where the embankments have been damaged to the extent that the villages stood almost continuously inundated.

## 1.2 Specific (concerning the CfL project)

The rural population in the ‘Aila’ affected areas have cleaned and repaired their homesteads, agricultural fields and tree plantations. Many families were still living in provisional shelters on embankments built with the remains of their houses.

The availability of cash was a common problem among the rural population and not every family had the opportunity to participate in ‘Cash for Work’ schemes. The population is mainly depending on fishing, fish/shrimp farming and agriculture/livestock. Households relying on fishing and seasonal farming are traditionally considered to be among the most vulnerable. Farmers, fishermen and small enterprise owners were worried about their ability to return to their former livelihood activities. For all of them, the main problem is liquidity. Therefore it was decided to assist the households with a direct cash intervention.

The cash approach was already used by SDC successfully after cyclone “Sidr” in 2008 through a ‘Cash for Livelihood’ (CfL) project. The use of cash is enabling households to take control of their own lives and livelihoods and beneficiaries will become independent from relief. Thus ‘Cash for Livelihood’ (CfL) could rehabilitate the local economy and restore normal village life.

## 1.3 SDC activities during the last years (experiences)

After cyclone “Sidr” which hit Bangladesh in November 15th 2007, SDC-HA (H-Bereich) provided emergency assistance to the victims in the Khulna and Bagerhat districts through their local partner organisations. The relief operations were followed by Early Recovery (ER) actions (total budget CHF 1.1 million). The ER phase was completed by a “Cash for Livelihood (CfL)” project (budget CHF 1 million) for 3,000 affected families giving them the possibility to start up economic activities (mainly agriculture and livestock) on short-term. Further ER and rehabilitation actions were co-financed by the Regional Cooperation Department of SDC in the frame of a consolidated support programme of the UN organisations (UNDP and FAO, total budget CHF 2.625 million).

The “Community Based Disaster Risk Reduction (CB-DRR) programme in Cyclone “Sidr” affected areas”, mainly funded by SDC-RC (Budget CHF 3’445’000) has been the next step in

bridging relief and ER activities to medium-term recovery and restoration, and finally towards longer-term preparedness and development. Among other interventions, the programme will construct 7 multipurpose cyclone shelters in Bagerhat district, combined with community based DRR activities. For this component, SDC-HA is contributing additional CHF 650,000 and also financing all running costs of a project office in Khulna (equipment and personnel).

After the cyclonic storm "Aila" (25<sup>th</sup> May 2009) SDC provided 241,700 CHF (40,000 CHF from the small action fund of SDC-HA and 201,700 CHF from SDC-Regional Cooperation) for Early Recovery activities. This support was given in 6 upazilas of Khulna, Satkhira and Bagerhat districts and included 'cash for work', provision of safe drinking water and livelihood activities. The ER phase was followed by the "Cash for Livelihood" project with a total budget of CHF 1.2 million (1 million from SDC-Regional Cooperation and 0.2 million from SDC-HA) in 2 of the most affected upazilas.

In view of the frequency of occurrence of natural disasters in the region, SDC-HA decided to build-up a longer term Disaster Risk Reduction (DRR) programme with a medium-term time horizon which includes also a budget for targeted DRR activities. With the aim to reinforce its presence in the field, the Humanitarian Aid Department of SDC placed a regional DRR Coordinator for South Asia in Dhaka from January 2008 onwards. The DRR programme Bangladesh 2010-2012 which describes the future action lines was approved by Opkom HA in October 2009.

Furthermore Bangladesh is one of the eight pilot countries, where SDC aims at integrating Disaster Risk Reduction (DRR) measures in its development activities (DRR dealing with disaster risks emanating from natural hazards). The mainstreaming of the DRR approach in development cooperation is considered an important dimension of sustainable development.

## **1.5 Cash for Livelihood 2008 - Experience and Achievements**

The cash approach was already used by SDC successfully after cyclone "Sidr" in 2008 in a 'Cash for Livelihood' (CfL) project. The response from the beneficiary population as well as from the local administration was very positive and other organizations were interested to learn from SDC's experience. Within the donor community, the CfL project was seen as a new and innovative approach for Bangladesh to assist the disaster affected population in restoring their livelihoods.

The use of cash enables households to take control of their own lives and livelihoods and beneficiaries become independent from relief. Thus 'Cash for Livelihood' (CfL) can contribute to rehabilitate the local economy and restore normal village life. Within 7 days more than 95% of the beneficiaries had invested their cash grant into different business activities. According to statements made by local community leaders, the unemployment rate went down almost to nil (within the first month after payment). More detailed information can be obtained from the report on the external review workshop in Sarankhola, Bagerhat District (17<sup>th</sup> June 2008), as well as the Final report by Tom Meyer (July 2008).

## **2 PROJECT DESCRIPTION**

### **2.1 Implementation strategy and approach**

**Principles of livelihood recovery:** The implementation was based on the guidelines of the Cash Workbook of SDC-HA and adapted to local conditions.

**Cash transfer approach:** The main advantage of Cash-transfer interventions lay in enabling the affected population to set their own priorities. There was clear evidence, that the provision and direct distribution of cash during and after emergencies can be highly appropriate to empower the victims and increase their coping ability.

**Affected men's and women's expectations:** People affected by the Cyclone 'Aila' desired to return to their former livelihood activities. Very few persons had re-started their activities on their

own with little external support. Other families required support to get their productive assets replaced, and in most cases they needed working capital to restart or expand their businesses.

**Diversity of livelihoods:** People earn a living in enormously different ways. Therefore, they generally prefer a cash contribution to meet their needs with greater freedom of choices and dignity, and according to their own priorities. Cash support is considered particularly appropriate, because it is a flexible mechanism to deliver assistance. Cash support encourages people to use their own initiative; it strengthens self-reliance and addresses the needs of affected people as they define these needs themselves.

**Gender:** A special focus was given to the needs and concerns of women. The gender equity approach was integrated into the programme and the project management cycle.

**Building upon experiences:** CfL (after “Aila”) planned to build upon validated experiences of the CfL (after “Sidr”) project and the ER actions in the “Aila” affected areas, executed by SDC and its partners (Ashroy Foundation and Rupantar) as well as by other organisations.

**Cooperation with local and national stakeholders:** In order to ensure sustainability the project was implemented in close cooperation with the existing communal structures and local government at district, Upazilla and Union levels, while coordination was assured with relevant national entities (e.g. BWDB).

**Creating and building upon synergies between implementing organisations:** Best practices were shared, complementarities were coordinated and mutual technical support were envisaged.

## 2.2 Description of the CfL small actions programme

Due to limited funds it was only possible to support the 6 most affected wards (out of 18) in the two selected Unions of Sutarkhali (Upazila Dacope, Khulna District) and Padma Pukur (Upazila Shyamnagar, Satkhira District) with a cash grant. In order to increase the acceptance of this project in the adjacent wards and at the same time to ensure and extend cooperation with local administrations, in addition to distribution of Cash Grants to 4'000 families small actions have been implemented. These small projects were supportive towards the main objective of the cash intervention.

This project was complementary to the CFL project 2009 with different action lines to support and revive the greater communal infrastructure and institutions as well as livelihoods in the 2 unions of **Sutarkhali** (Dacope Upazila, Khulna District) and **Padma Pukur** (Shyamnagar Upazila, Satkhira District). Each of the unions consists of 9 wards (18 wards in total) with a total population of about 45,000 for Sutarkhali (4,150 HH), and 23,000 for Padma Pukur (8,050 HH) respectively.

The following actions were implemented:

**Cash for Work for public infrastructure:** After the cyclone the majority of people, especially the vulnerable, did not have any cash reserves. Liquidity was actually the major problem for the rural economy. Without the availability of cash the economic circle could not re-start again. Through the creation of employment money was injected into the local economy. At the same time, important infrastructure, such as e.g. feeder roads were opened which facilitated the supply and marketing of goods in the cyclone-affected areas. These feeder roads in some cases also served as auxiliary embankments in case of breaches of the main embankments. Due to unfavourable weather conditions in spring 2010 the works on the feeder roads had to be stopped in April 2010. In December 2010 the situation was re-assessed, new projects identified (only in Padma Pukur Union) and respective contracts for implementation signed with local NGO Rupantar.

Another important communal activity under Cash for Work was the **repair and de-silting of drainage channels**. Support was also given to the ongoing embankment repair programme supervised by the government. Special emphasis was put on female headed households. At least 30% of the people employed in CfW were women.

**Provision of market places:** Market places are crucial for the revival of local livelihoods. Many of them in the project area have their piers broken or partially destroyed. Hence, the project supported the communities to repair some of the piers. In order to promote women entrepreneurship, the project also helped establishing and equipping special Women's Corners in local markets (Bazar).

**Gender:** "Support for livelihood selection and set up for women" (creative business planning for women): The objective of this action was to support women from female headed households in their development of an adapted and realistic business plan. Other SDC-funded projects working in the field of economic development were contacted and their experiences involved in the concept. Initial advisory sessions gave each participating woman an opportunity to develop own ideas and to discuss them. The following trainings in specific livelihood options contained small flash inputs of successful examples, technical issues and realistic business planning.

**Support to Munda People:** In Padma Pukur Union the stigmatised Munda people - an ethnic minority – are supported by the Italian priest Luiggi Paggi. He supported 30 families to rebuild their houses. In the frame of small actions these households received a cash grant of 15'000 Taka each.

## 2.3 Project Outline

Based on the existing Project Idea Cash an assessment was required to determine if the pre-conditions for the implementation of the proposed cash project were given. The findings had to be presented in the Project Outline which served as basis to decide about the implementation of the proposed project. The Project Manager was responsible for the preparations (assessment and start-up) as well as for smooth implementation of the CfL Project. This included the responsibilities for strategic, operational, administrative and financial aspects related to the SDC CfL Project. Additionally, the opportunity of coaching and guiding of a junior cash project officer was taken, in order to increase the number of experienced cash experts within SDC-HA.

The methodology for designing the Cash for Livelihood Project has focused on both the experience of SDC and its national NGO partners for the period of the ER activities and analysis of reports and assessments carried out by several organisations also in partnership with the District Authorities (Upazilla Nirbahi Officer and Project Implementation Officer). Primary information was gathered directly through informal interviews with the affected population and gender balanced official community representatives (UP Chairmen and Ward Committee Meetings).

Related document: [Project Outline, see annex 1](#)

## 3 OBJECTIVES, EXPECTED RESULTS AND IMPLEMENTATION

### 3.1 CfL project (cash grants): Goal and specific objectives

The overall goal of the Cash for Livelihood (CfL) project was to increase the capacity of farmers, fishermen, small enterprise owners and day labourers whose livelihoods were affected by cyclone 'Aila' to overcome the loss of income in order to re-start their economic activities through a cash contribution and to become independent from relief.

This cash contribution also aimed at overcoming the huge liquidity problems the affected communities were facing.

<b>Objective</b>	Overcome the loss of income of the affected population in selected villages in Khulna and Satkhira Districts	
	<b>Intervention logic</b>	<b>Indicators</b>
<b>Outcome</b>	Basic livelihoods of 'Aila' affected households (men and women headed) in the selected villages in Khulna and Satkhira Districts are restored	The assisted households have restored their basic livelihoods within 6 months
<b>Outputs</b>	Up to 4,000 households of farmers, fishermen, small enterprise owners and day labourers have received a cash grant of BDT 15,000 (CHF 250) to re-build their livelihoods	The assisted households have used the cash grant to purchase new or repair their existing assets

### 3.2 CfL small actions: Goal and specific objectives

The overall goal of the 'Supporting small actions for Cash for Livelihood (CfL) project after cyclone 'Aila' was to support the livelihood activities in the selected upazilas and to increase the acceptance of the CfL project in neighbouring villages and among local administration.

The selected small actions accelerated the recovery of the livelihoods by improving communal infrastructure and facilities, not only in the 6 wards covered by CfL but in the entire 2 unions. The approach to target also other groups of the population who did not benefit directly from the project have in similar cash projects proved to be very successful. It also helped the project staff to develop closer relations to the local administration and giving them more responsibility by including them into the project identification process.

<b>Objective</b>	Support livelihood activities and increase the impact and acceptance of the "Cash for Livelihood" project within the local administration and the adjacent wards.	
	<b>Intervention logic</b>	<b>Indicators</b>
<b>Outcome</b>	The 'Aila' affected population in the selected Unions has better access to rehabilitated public infrastructure and better income prospects for their livelihood activities	The population of the 2 selected unions is using the improved infrastructure in order to restore their pre-Aila livelihoods
<b>Outputs</b>	Improved communication and public infrastructure together with increased household income in 2 selected unions  Women benefiting from the CfL-cash-contribution have appropriate business plans and the skills to implement them	<ul style="list-style-type: none"> <li>• Vulnerable HH – especially from wards not benefitting from CfL 2009 - have participated in the Cash for Work schemes</li> <li>• Market places have been equipped with piers and women corners</li> <li>• Women have benefited from the creative business plan support</li> <li>• Communication between villages is improved</li> <li>• Feeder roads are constructed in way that they can serve as auxiliary embankments in case of breaches of the main embankments</li> </ul>

### 3.3 Target Group / Beneficiaries

Basically the entire population of the selected villages in Khulna and Satkhira districts, up to 4'199 women and men-headed households in total, were covered in an area-wide way. However, both of the following criteria had to be fulfilled by the beneficiaries:

- Farmers, fishermen, small enterprise owners and day labourers are permanently residing in the selected villages/wards
- Farmers, fishermen, small enterprise owners and day labourers that had direct damages/losses due to the Cyclone „Aila“.

Only one member per selected beneficiary households was eligible to receive a cash grant.

While the selection of areas was done in consultation with district authorities, the selection of beneficiaries was community led (final decisions by Ward Committees) according to CfL criteria.

#### Reasons for possible exemption:

- Persons not living permanently in the village/ward
- Persons receiving significant cash or in kind support from other humanitarian actors



Map of project areas

### 3.4 Target Area / Selection of Villages

In order to ensure that the selected villages were protected from possible future floods and tidal and at the same time increased the sustainability of the cash intervention according to the principles of Disaster Risk Reduction (DRR), for the proposed CfL project, SDC only selected villages where the Government (Bangladesh Water Development Board BWDB) had already de-



cided to repair the destroyed embankments. The repair work resumed during the winter season and was completed by June 2010. By the time the project started the BWDB had started with the tender process for construction work. . After the completion of the embankment repair, protective works were envisaged by SDC as targeted DRR activity in collaboration with the population and the local government.

SDC visited many villages of the south and south-western part of Bangladesh during the ER activities and throughout the assessment phase. Discussions took place with representatives of the local Administration - mainly with the Upazilla Nirbahi Officer (UNO) and Union Parishad Chairmen (UP Chairmen) - as well as with different aid agencies providing humanitarian assistance in the Khulna and in the Satkhira Districts. The worst Cyclone „Aila“ affected villages in the Dacope Upazilla, Sutarkhali Union and in the Shyamnagar Upazilla, Padma Pukur Union have been selected for the CfL project: Existing figures of household affected by damages and loss of livelihood, provided by the local Administration (UNO), have been considered during the registration process.

6 Wards in the most heavily hit and worst affected area of Sutarkhali Union, Dacope Upazilla, Khulna District and in the Padma Pukur Union, Shyamnagar Upazilla, Satkhira District were prioritised for the CfL Project:

	Ward no.	Villages (9)	Population
<b>Sutarkhali Union</b>	1	Gunary	628
	8	Kalabogi	1'019
	9	South Kalabogi	746
			<b>2'393</b>
<b>Padma Pukur Union</b>	1	Padma Pukur Kedar Bazar	454 197
	4	Khutikata Baintala Chaul Khola	332 193 97
	7	Jhapa	503
			<b>1'806</b>
		<b>Total</b>	<b>4'199</b>

## 4 IMPLEMENTATION PARTNERS AND ALLIANCES

The CfL project was implemented by SDC as a direct action, jointly with experienced local NGOs. A Swiss Project Manager (PM), supported by a Junior Project Manager, was responsible for the implementation. SDC used the infrastructure of the already existing Project Office in Khulna (financed by SDC-HA). Most of the former staff and partner organisations from post “Sidr” CfL were involved again which facilitated and speeded up the project implementation.

## 4.1 Government

**Ministry of Food and Disaster Management (MoFDM):** The MoFDM is the leading government agency for policy making on DRR and disaster management in Bangladesh. MoFDM coordinated successfully the relief and early recovery activities related to “Sidr” and “Aila” in the frame of the DER network, a platform where relevant government entities and development partners jointly coordinate such activities. Regular information on the importance of DRR concepts is published and distributed by MoFDM and its specific units; this increasingly in the line of climate change adaptation. The main constraints of MoFDM and its actions is the limited budget (at least in comparison with the extremely high needs for disaster mitigation in Bangladesh); however, the credibility of MoFDM for respective support through the international community is high.

**Bangladesh Water Development Board (BWDB):** Bangladesh Water Development Board (BWDB) is the principal agency of the government for managing water resources of the country. It was given the responsibility of accomplishing the tasks of executing flood control, drainage and irrigation projects to boost up productivity in agriculture and fisheries. BWDB was created under the Bangladesh Water and Power Development Boards Order 1972 (P.O. No. 59 of 1972) as a fully autonomous organization. BWDB's functions are guided by the National Water Policy (NWPo) and National Water Management Plan (NWMP). Their responsibility includes structural measures such as the construction of dams, barrages and embankments, re-excavation of water channels, soil conservation work and river bank protection etc. The non-structural functions include flood forecasting and provide training in different aspects of water management in Bangladesh. The BWDB has its long experience and technical know-how to work within larger capacity while lack of resources remains as a constraint.

**Local Administration:** The local administration especially on Upazila level played so far a very important role in the coordination of the emergency assistance and the early recovery after “Aila”. They are the natural partners, together with the target communities, for the planning and implementation of activities on the grass-root level, putting into consideration that their capacities (mainly financially) are limited. They have shown their willingness as well as their capacity to cooperate.

**Local communities:** The local communities/villages (community based organisations, etc.) played the key role in planning and implementation. Without their active participation there will be no sustainability. All the targeted villages have been very much affected by “Aila”. First assessments have shown that they were ready to participate in the reconstruction of their livelihoods. On Upazilla and Union level SDC cooperated directly with the administration who is in charge of the local coordination of post “Aila” activities, benefiting from their outstanding knowledge of the area and the target population.

## 4.2 Institutional analysis

Bangladesh consists of 6 administrative Divisions which are separated into 64 Districts. The Districts are subdivided into Upazillas. Every Upazilla has several Unions that are divided in 9 Wards.

Roles of the local Administration in the CfL Project:

The **Deputy Commissioners (DC)** in Khulna and Satkhira are the administrative heads of the Districts. As Bangladesh Civil Sergeants (BCS) they represent the Government of Bangladesh and are responsible for the administrative activities in the District. Since the planning phase of the project, SDC had several meetings with the DCs to discuss the aim, objectives and targets of CfL. Further information meetings were held in the course of the project implementation.

The **Union Nirbahi Officers (UNO)** in Sutarkhali and Padma Pukur are the administrative heads of the Unions. Main decisions with regards to target groups/beneficiaries as well as the selection of villages were taken in close collaboration with the UNOs. Regular meetings and feedback on the progress of CfL took place with the UNOs.

The **Project Implementation Officers (PIO)**, are Senior Officers appointed by the Government of Bangladesh and an outstanding coordination unit for crosschecking activities of other humanitarian actors and sharing information with regards to SDC's projects.

The population of the Union elected the **Union Parishad Chairmen (UP)**. As the Government of Bangladesh does not appoint them, the UPs are acting on a (symbolic) honorary basis. The UPs and their deputies were very helpful during the implementation of the CfL project.

The resident population of each Ward elects members of the **Ward Committees**. The invaluable sources of Ward Committee Members in several implementation phases of the CfL project were very helpful and appreciated by all stakeholders. Related document: [CfL Ward Committee](#)

## 4.2 National NGO Partners

Ashroy Foundation and Rupantar, Khulna based NGOs:

Ashroy Foundation as well as Rupantar already participated in the implementation of relief and early recovery actions, supported by SDC, after "Sidr" and "Aila". They are both highly committed organisations, with a clear gender sensitive approach in all actions. They showed a good level of professionalism in focussing on carefully analysed needs of the population at risk of natural disasters; they employ well trained staff and they can mobilise volunteers in the project areas within short time.

Ashroy Foundation and Rupantar could benefit from their experience which they already got during the CfL after cyclone "Sidr" in 2008. Both NGOs have also established close working relationship with the population, but also with local authorities and government during the relief and early recovery phase, on which they can build on in future projects. The projects which were realised with SDC up to present were properly planned, monitored and administrated.

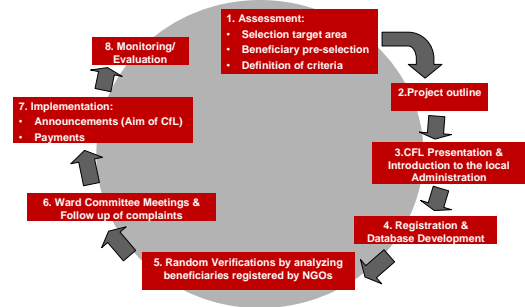
Both National NGO partners assisted in the implementation, in the monitoring and the verification of the CfL project, facilitating the activities in the villages/wards.

## 4.3 Commercial Partners

**Standard Chartered Bank (SCB):** SCB is one of the leading banks in Bangladesh and SDC has been one of their corporate clients since many years. Besides, SCB had been a contributing partner in SDC's post-"Sidr" CfL intervention in Bagerhat district in 2008. The cash grants have again been distributed by SCB (free of charge). Payment procedures, schedules, day-by-day disbursement plans, denomination of cash and correct amount, security aspects, etc. were arranged directly with the Management of SCB Dhaka.

**Group 4 Securicor (G4S)** – directly appointed by SCB – was responsible for the collection of cash grants at SCB Khulna Branch on a daily basis. G4S prepared the respective cash envelopes (containing BDT 15,000 each) one day prior to the disbursements. The transport of the cash from Khulna to the disbursement place in Dacope and Shyamnagar Upazillas and conducting the individual payments of cash contributions to beneficiaries on field level was also G4S's responsibility. Related document: [SDC-SCB Contract](#)

**PROJECT CYCLE CFL 2009**



## 5 PROJECT IMPLEMENTATION

The Cash for Livelihood project was implemented between November 2009 and March 2010 in Khulna and Satkhira districts in the same area as the SDC post ‘Aila’ Early Recovery programme. The implementation was based on the guidelines of the Cash Workbook of SDC-HA and adapted to local conditions. The project has partly used the already existing infrastructure and personnel of the SDC Project Office Khulna (CB-DRR construction component) thus reducing the overhead costs of CfL. The Project Team Cash was supported by the Regional DRR Coordinator South Asia during the initial phase of the project.

### 5.1 Significance of the cash grant

The decision on the amount of cash grant was evaluated in the course of field visits, direct interviews with prospective beneficiaries and markets assessments, and based upon the experience of the post “Sidr” CfL intervention in 2008. In addition, the proposed amount of BDT 15’000 (CHF 250) was discussed and harmonized on different levels with the local Administration (e.g. UNO, representatives of the line Ministries). Also SDC’s national NGO partners and individually interviewed male and female villagers confirmed this amount as appropriate.

### 5.2 Information

SDC announced the CfL project publicly in close collaboration with the local Administration at the beginning of the implementation phase.

Prior to the disbursement procedure beneficiaries have been informed by SDC and members of the Ward Committees about the source of funds and the aim and objectives of the CfL project. Not only for security reasons but also due to possible upcoming bad weather conditions, beneficiaries were urged to spend the cash grant at their earliest convenience. Beneficiaries mainly had clear ideas of how to invest their cash for livelihood purpose.

Related documents: [Payments & Announcements](#), [Complaint Procedure](#)

### 5.3 Implementation Overview and Responsibilities

Activity	Responsible
<b>Information / Public Announcements</b> Contacts with local Administration, Progress feedback of CfL Project Beneficiary Announcements + Lists, Complaints procedures, Payment procedures and disbursement schedules	SDC + NGOs SDC, NGOs, local Administration SDC + NGOs
<b>Registration</b> Collection of data, Data entry in database, Screening data	SDC + NGOs
<b>Verification</b> Random and targeted verification, clarification of lists Checking lists for correctness and completeness	SDC Ward Committees

<b>Disbursements</b> Daily disbursements, logistics and security aspects	SDC, NGOs, SCB, G4S
<b>Monitoring</b> Random Sampling Monitoring	SDC + NGOs
<b>Internal and External Evaluation Workshop</b> Success, Failures and Good Practices on CfL project implementation	Facilitators: S.Sarker / P.Dias

## 5.4 Registration

National NGO partners collected beneficiaries' information in 9 villages according to SDC requirements and selection criteria.

After SDC's approval of the registered beneficiaries, the respective data were entered into the CfL database. SDC staff executed collection of missing information, visiting doubtful cases and random verifications.

Registered beneficiaries that had to be rejected for any given reason remained in the database as "Inactive". Reasons for rejection had to be specified in the database. Critical data entries needed additional verification or were excluded from the project.

Related documents: Surveyors Training Programme, Ward Committees Tasks, [Eligibility criteria](#), see annex 2

### Overview Registration

Ward no.	Villages	SDC Code	Nos. of households (figures by UNO)	Estimated number of beneficiaries (Project Document)	Number of registered beneficiaries		Percentage (Registered acc. Project Document)
					Village	Ward	
<b>Sutarkhali Union, Dacope Upazilla</b>							
1	Gunary	1GUN	735	700		628	90
8	Kalabogi	8KAL	926	800		1019	127
9	South Kalabogi	9SKA	801	700		746	107
	Total Sutarkhali		2462	2200		2393	109
<b>Padma Pukur Union, Shyamnagar Upazilla</b>							
1	Padma Pukur	1PAD	733	500	454	651	100
	Kedar Bazar	1KED		150	197		
4	Khutikata	4KHU	855	400	332	652	93
	Baintala	4BAI		200	193		
	Chaul Khola	4CHA		100	97		
7	Jhapa	7JHA	498	450	492	503	112
	Total Padma Pukur		2086	1800		1806	100
	<b>Grand Total</b>		<b>4548</b>	<b>4000</b>		<b>4199</b>	<b>105</b>

## 5.5 Verification

Due to the shortages of own staff the verification exercise was entrusted to the cooperating NGOs, whereas Rupantar did this in Sutarkhali (the Union where Ashroy had done the initial registration) and Ashroy performed the verification in Padma Pukur ("Criss-cross verification"). Two different methods were used:

- I. **15%** random verification on lists generated by the CfL database ⇒ checking the correctness of data by door-to-door household visits.
- II. Coverage verification ⇒ checking (cluster based) the completeness of registered households.

The verification revealed that there were less than 3% of doubtful/questionable cases in the initial registration. Related document: [Verification report](#) by Ashroy and Rupantar, December 2009

## 5.6 Monitoring Procedures, Roles and Distribution of Tasks

On going monitoring of efficiency was done regularly by the project management, in the weekly team meetings and the regular meetings with NGO-partners. The monitoring concept elaborated in December 2009 focussed on the following issues:

Level	Purpose	Specific Questions
<b>Efficiency</b>	Secure efficient project management	<ul style="list-style-type: none"> <li>• Are project management measures and procedures appropriate?</li> <li>• Selection of means and partners?</li> <li>• Activities contribute directly to objectives</li> <li>• Activities properly done?</li> <li>• Prevention of attempts of defraud and corrective measures</li> </ul>
<b>Effectiveness</b>	Monitor direct effects of project activities on beneficiary level	<ul style="list-style-type: none"> <li>• Was the information of the beneficiaries sufficient and clear?</li> <li>• Did all households that fall under the established conditions receive a payment?</li> <li>• Was the amount of the cash contribution properly chosen for this context and beneficiary groups?</li> <li>• <i>Which percentage of the cash grant was used for livelihood investments?</i></li> <li>• <i>In which livelihood-activities do people invest the money? Do they make investments in new (creative) activities?</i></li> <li>• <i>How many households use the cash to move their livelihood to another place?</i></li> <li>• <i>Decision-making in beneficiary H/H: who decides, with support of whom, processes and patterns of decision making?</i></li> <li>• Effectiveness of additional activities/small projects?</li> <li>• Direct effects of cash contributions on local economy?</li> </ul>
<b>Impact</b>	Evaluate the long-term impact of the project on beneficiary level and local economy	<ul style="list-style-type: none"> <li>• <i>What benefits result out of the investments taken (rate of return on investment)?</i></li> <li>• <i>Pattern of investments per gender and their rate of return</i></li> <li>• Are the livelihoods less susceptible to risk after the investment?</li> <li>• Did the cash contribution and its effects have a positive and long holding impact on the overall economy?</li> </ul>

*The questions in italics are of quantitative character. They were monitored with a questionnaire and entered in a data base. The other questions are more qualitative. They were monitored in focus group discussions (with beneficiaries and NGO-collaborators) and were especially discussed in the final evaluation workshops with beneficiaries and ward committees.*

But we must be aware that all these questions only represent a “slice of rural reality” and they can only reflect certain aspects of it. A more holistic approach for monitoring is to document specific cases, in which the effect and impact of selected household are described and documented (with pictures and statements of the beneficiaries, see annex 3).

For monitoring of effectiveness and impact all households randomly included in the verification process served as sample (15% or 650 households).

Monitoring and evaluation was done in the following steps:

**1. Step (15.- 31.12. 2009)**

For all households included in the verification process a questionnaire with base line data was filled in (quite similar to the second page of the registration form used in 2008). These data were entered in the database and their appraisal served as a base line study.

**2. Step (26.02. – 06.03.2010)**

3-4 weeks after the disbursements the same households were asked on issues like their satisfaction with the disbursement processes, decision making criteria, the investments made and their expectations for the year 2010.

**3. Step (12.12. – 20.12.2010)**

This step focussed on the impact of the CfL contribution on household economy. Out of the initial 650 households 628 were still encountered in the unions and interviewed. Additionally to this quantitative exercise a more qualitative study was done which focussed on the impact of CfL 2009 on the female-headed households.

Related documents: [Report on baseline monitoring](#), [report on monitoring workshops](#), [PPP on results of impact monitoring](#), [Input for Asia Brief](#), [Report on Impact Gender](#), [Rupantar Devenber 2010](#)

## **5.6 Disbursements**

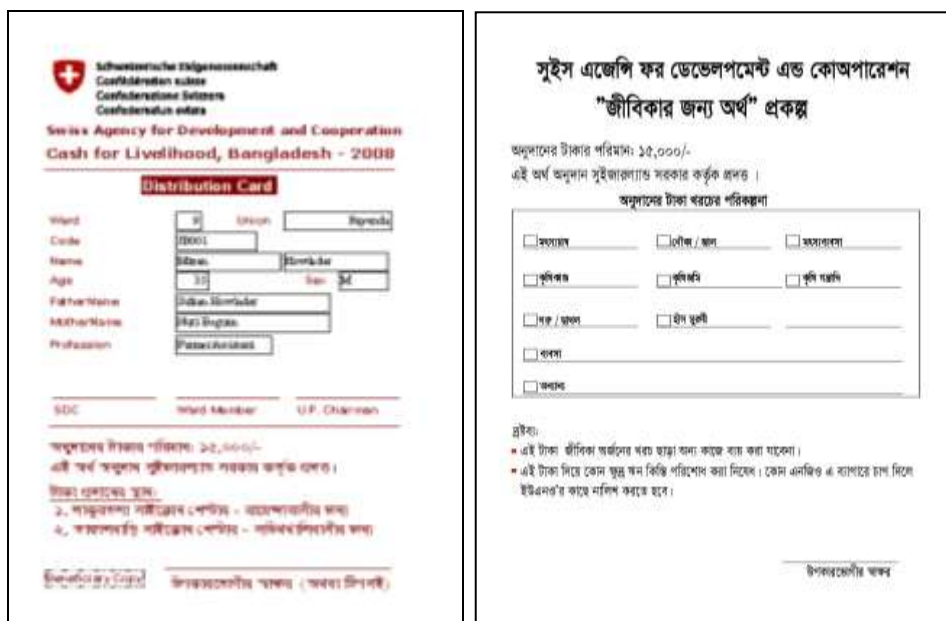
From 24<sup>th</sup> of January 2010 to 30<sup>th</sup> of January 2010 a total amount of **BDT 62'985'000 (CHF 971'214.30)** cash grants of BDT 15'000 – equal to about CHF 250) has been disbursed to **4'199 beneficiaries**. G4S staff on behalf of Standard Chartered Bank performed the transport of cash as well as the disbursement on village level.

Ready-made envelopes containing the exact sum facilitated the disbursement process. Beneficiaries had to count the cash grant received and sign their Distribution Card before leaving the disbursement location.

Related documents: [Progress Report \(list\)](#), [Beneficiary Payments](#), [Disbursement copy](#), [Payment Schedule Southkhali](#)

## **5.7 Distribution Cards**

Most villagers in the Cyclone “Aila” affected area have lost their identification documents. SDC has created the “Distribution Cards” for each CfL beneficiary.



National NGO partners circulated the Distribution Card door-to-door to the beneficiaries and requested them to sign the document. SDC kept a copy of the Distribution Card, which was compared with the beneficiaries', original at the disbursement location.

Ward Committee members identified each beneficiary personally prior to the disbursements.

Personal data, CfL code no., profession, father's name, age, etc. on "Distribution Cards" (printed by MS access according to the CfL database) served beneficiaries as identification document and on the reverse side as deliberation of how to invest the cash grant.

Immediately after receiving the cash grants, beneficiaries were questioned by SDC at the disbursement location about their livelihood recovery plans. The main purpose of this exercise was to assist beneficiaries in their decisions. A second purpose was to inform beneficiaries to invest the cash grant at their earliest convenience in order to avoid theft or loss.

## 5.8 Progress Monitoring

Based on cash project standards, regular "sitreps" and progress reports - informing about context, progress, major problems, etc. - were submitted to SDC HQ.

## 5.9 Impact of CfL 2009

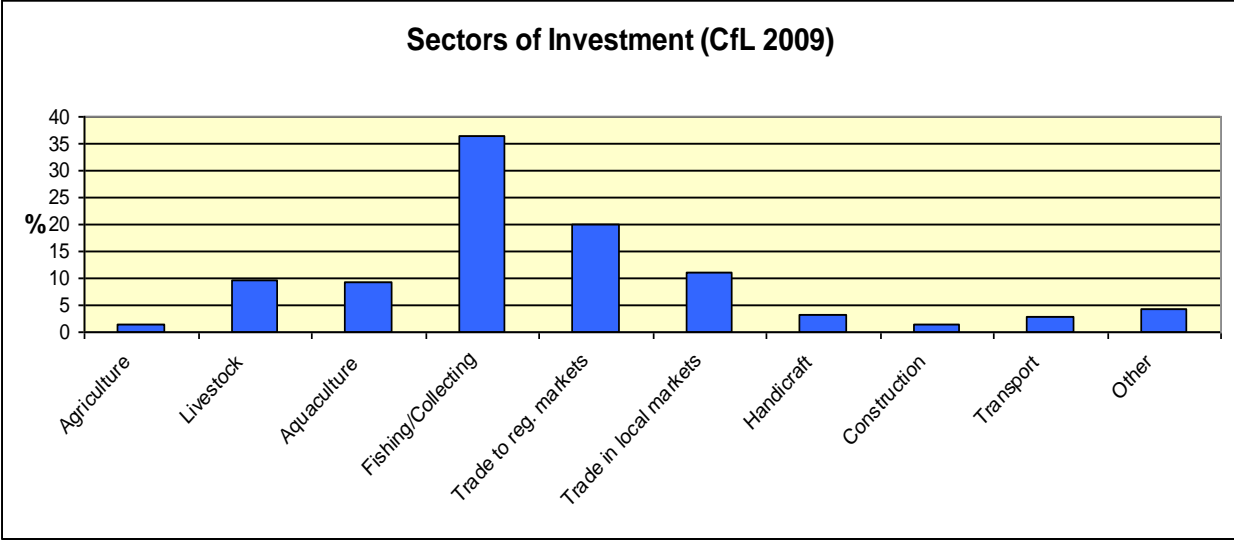
### 5.9.1 Use of Contribution

In contrary to CfL 2008 some households delayed the investments. These households observed the the reconstruction works of the main embankments and only when in got clear that the embankments will not protect their fields during the summer 2010 they decided to invest in non-field-based activities. Impact monitoring showed that only a very low percentage (1.5 to 2%) of the total CfL money was not used for investments in livelihoods.

In Dacope and Shyamnagar many farmers had shifted from paddy to shrimp cultivation during the last decade. The reconstruction of the main embankments was not finished during winter 2009/2010 (in summer the high tides impede reconstruction works). So during the year 2010 tidal water intruded regularly about 80% of these polders (some parts being protect by internal roads which serve as auxiliary embankments). In the areas flooded by saline waters no economic production was possible. Consequently only very few investments were made in agricul-



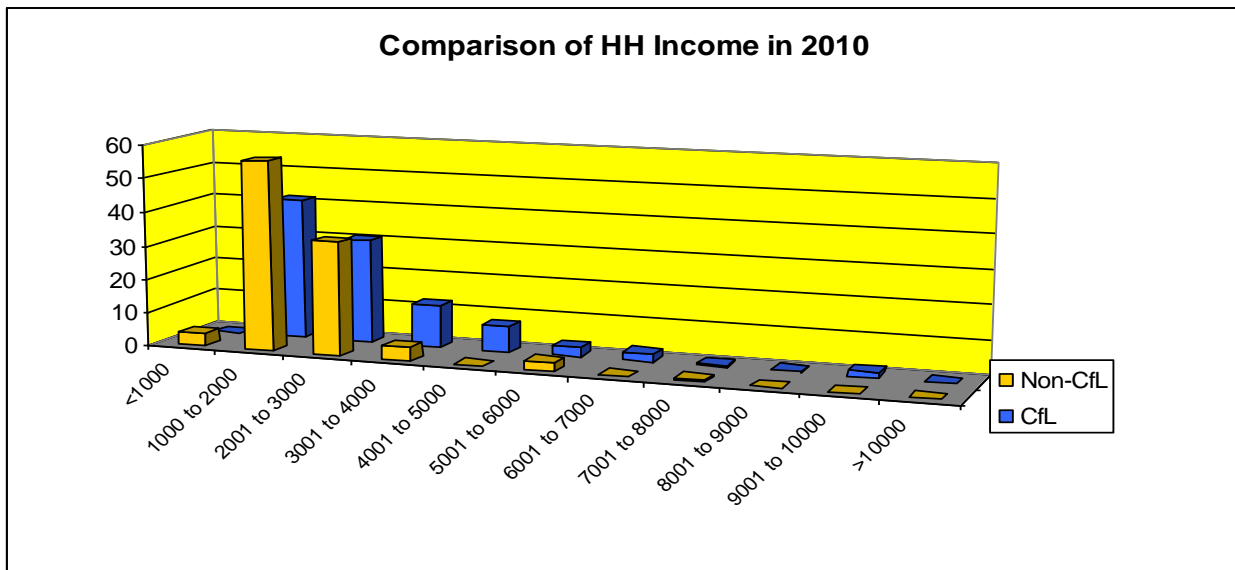
ture. Also the investments in livestock were low as fodder is scarce under these conditions. Most people invested in nets and boats for fishing (see chart). About 20 percent invested the money in buying local products, like fish, crabs, shrimps and shrimp larvae and selling them on regional markets. 15 percent invested in grocery stores or tea shops. About 10% bought boats and nets for the collection of shrimp larvae which is an important income generating activity in these areas.



Profitability is the most important criteria when people decide on where to invest, but people in Dacope and Sutarkhali indicate that they are more risk-aware than people in Sharankhola (CFL 2008).

In 2010 the average monthly cash-income of a family ranges between 2000 and 5'000 Taka (currently about 20 to 50 USD). About 30 % of this they earn as day labourers. Before the cyclones they mainly worked in agriculture. After the disasters Cash for Work programs for reconstruction of embankments and roads were an important source of income. 10 month after the CFL-disbursements the interviewed families state that in average about 30 percent of their monthly earnings come from the investments made with the CfL-contribution. 40% of their income out of livelihood (self-employed) activities is due to the investments made with the CfL-contribution.

The chart below shows the comparison of HH-incomes in a ward where the HHs received the CFL-contribution with one neighbouring ward that was not covered by CfL 2009. The CfL-investments provoked a significant shift in the income pattern.



Especially female-headed households used the CfL contribution to start or re-enforce their livelihoods. Their self-employed, income generating activities doubled when compared with the year before cyclone Aila.

The yearly return on investment (how much the family depends on the sector of investment. Fishing, trade and shrimp farming are good businesses. Agricultural products are mainly consumed in the own household and only partly sold. The return on investment in agriculture rises to the levels of the ones in handicraft and trade (about 100%) when one considers the value of the self-consumed products.

The CfL 2009 intervention had a positive impact on markets. Traders in the nearby regional towns reported that their turn-over significantly increased after the disbursements. They were able to supply all investment items procured. On the other hand the injection of the CFL-money in the regional economy did not cause any significant increase of prices.

Related document: [Analyses](#) of Baseline Monitoring (January 2010), PPP Impact Monitoring, Input for Asia Brief, Report on Impact Gender

### 5.9.2 Influence of the CfL project on livelihoods

All beneficiaries informed the monitoring teams that the cash grant was very much appreciated and most helpful to restart their livelihood activities.

After Cyclone “Aila” the beneficiaries received a variety of relief (food and non food items) from different organizations. But they did not receive any cash to restart their livelihoods.

This was in fact the first time that the Cyclone “Aila” affected population has received cash for their income generating endeavours.

Beneficiaries explained that without the help of SDC it would have been impossible for them to restart their livelihoods. This cash grant was quite adequate to restart livelihood activities, and most of them have already started their business. All of them are anxious to reach the level of their monthly income before Cyclone “Aila”.

Impact monitoring showed that the average income in CfL benefitting villages was significantly higher than in neighbouring villages which had not received such a support, whereas the poorest families profited most.

## 6 PROJECT MANAGEMENT

### 6.1 Project Set-up

The project was directly implemented by SDC/HA. The project manager and the junior project manager were members of the SKH. A local project assistant was hired during implementation. Database support came from a secondee of IUCN. Field work for monitoring was done by staff of the national NGO partners.

### 6.2 Finances

Project CfL CP 7F-06366.01 / CP 7F-09195.01 / CP 7F-09195.02	Budget CHF	Expenditure CHF	Balance
<b>Project Costs CP 7F-06366.01</b> Cash grant for 4'199 families	1'000'000	971'214	28'786
<b>Project Costs CP 7F-09195.02</b> Small actions	200'000	*)	*)
<b>CP 7F-09195.01</b>			
<b>Staff Costs Expats and Nationals</b> 1 Senior Project Manager, 1 Junior Project Manager 1 Field Officer, 1 IT Manager, 1 Secretary / Receptionist, 1 Driver, Temporary Staff	(156'500)		
<b>Office Running Costs (CP 7F-09195.01)</b> Rent, Utilities, Security, Communication, Transport, Bank fees, NGO mandates, etc.	(43'500)		
<b>Total CP 7F-09195.01</b>	200'000	*)	*)
<b>Total Operational Costs</b>	1'400'000	*)	*)

\*) will be added upon operational and financial completion of projects

### 6.3 Schedule

Main steps	What	When	Who
<b>Orientation DC Satkhira</b>	<ul style="list-style-type: none"> <li>Orientation: Aim + targets of CfL, Implementation period, main steps, etc.</li> </ul>	08.11.2009	- CfL Project Team
<b>Orientation UNO Shyamnagar + UNODacope</b>	<ul style="list-style-type: none"> <li>Orientation: Process main steps, Target area + target groups, Selection Criteria</li> </ul>	08.11. / 09.11.	- CfL Project Team
<b>Orientation registration process</b>	<ul style="list-style-type: none"> <li>Workshop with Surveyors: registration process eligibility criteria, registration method, etc.</li> <li>Briefing Data entry staff</li> </ul>	10.11.	- CfL Project Team / Ashroy Foundation / Rupantar
<b>Registration</b>	<ul style="list-style-type: none"> <li>Registration beneficiaries in 6 wards: Sutarkhali Union + Padma Pukur Union</li> <li>Enter data into Database</li> <li>Follow-up doubtful cases and possible exclusions</li> </ul>	12.11. - 06.12.  13.11.ongoing	- Ashroy Foundation - Rupantar

	<ul style="list-style-type: none"> <li>Forward complete registration forms to CfL-PO</li> </ul>	22.11. – 13.12. Daily during reg. process	- CfL Project Team - NGO Partners
<b>Process registration forms at SDC level</b>	<ul style="list-style-type: none"> <li>Screening / checking forms</li> <li>Add / clarify missing / doubtful information</li> <li>Deadline Forms (1<sup>st</sup> version) checked by SDC</li> </ul>	18.11. - 13.12. 13.12.	- SDC IT manager - CfL Project Team / Ward committees - CfL Project Team
<b>Process registrations at local Administration level</b>	<ul style="list-style-type: none"> <li>Share registered beneficiaries' data (provisional version) with local Administration</li> </ul>	18.12. (prov.l version)	- CfL Project Team / UNO Shyamnagar UNO Dacope / UP Chairmen / Ward committees
<b>Verification</b>	<ul style="list-style-type: none"> <li>Random verification of registered data, at least 15% per village + Clarify doubtful cases</li> <li>Lists to Ward committees for correction</li> </ul>	17.–31.12. 03.+07.01.2010	- NGOs / CfL Project Team / SDC Dhaka - CfL Project Team
<b>Grievance Complaints</b>	<ul style="list-style-type: none"> <li>Meeting Ward committees to decide any complaints on beneficiary selection</li> <li>Resolve complaints (Verification visits): accept or reject complaints</li> </ul>	11.+12.01. 11.01 -18.01. 2010	- CfL Project Team - CfL Project Team
<b>Distribution Cards</b>	<ul style="list-style-type: none"> <li>Distribution cards printing. Signing by SDC / UP Chairman</li> </ul>	18.01.	- CfL Project Team
<b>Public announcement Beneficiary List</b>	<ul style="list-style-type: none"> <li>Prepare final list of beneficiaries CfL</li> <li>Send final list to UNO to be displayed in public places (UNO and all UP Offices)</li> </ul>	18.01.	- CfL Project Team - CfL Project Team
<b>Support to Livelihood Selection and Setup for Women</b>	<ul style="list-style-type: none"> <li>Training and reflection women team (Advisors)</li> <li>Implementation in Sutarkhali + Padma Pukur</li> <li>Sulisesewo wrap up</li> </ul>	17.01. 18.-23.01. 23.01.	- SDC Women Team
<b>Disbursements</b>	<ul style="list-style-type: none"> <li>Hand out Distribution Cards to beneficiaries</li> <li>Disbursements: UNO office Chalna, College Niabeki Bazar</li> </ul>	18.01. <b>24.-30.01.</b>	- NGO Partners - CfL Project Team - SDC Dhaka
<b>Small Actions</b>	<ul style="list-style-type: none"> <li>Assessment of supporting measures</li> <li>Implementation</li> </ul>	16.01. 28.01. – 30.09.11	- CfL Project Team, NGO Partners, Consultants
<b>Monitoring</b>	<ul style="list-style-type: none"> <li>Baseline Monitoring</li> <li>Monitor receipt of cash grants and the use of the contribution</li> <li>Impact Monitoring</li> </ul>	20.- 31.12.2009 13.- 24. 02. 2010 01.-20.12. 2010	- CfL Project Team, NGO Partners

Related document: [Implementation Schedule](#)

### Timeframe (without Impact Monitoring and Small Actions)

Year 2009 - 2010	November				December					January				February				March			
Weeks	45	46	47	48	49	50	51	52	53	01	02	03	04	05	06	07	08	09	10	11	12
Start-up CfL project	■	■																			
Project Outline / CP		■																			
Registration			■	■	■	■	■	■	■	■											
Data entry			■	■	■	■	■	■	■	■											
Verification					■			■			■										
Payments							■	■	■	■	■	■	■								
Internal / External review															■	■					
Monitoring / Reporting			■	■	■	■	■	■	■	■	■	■	■	■	■	■	■				
CfL project closing down																		■	■		

#### 6.4 Internal and External Review

Before closing down, the CfL project team (supervised by 2 external facilitators) reviewed the implementation and organisation of the project in an **Internal Review** and identified lessons learnt and good practices for future projects.

In an **External Review** the CfL project team together with representatives of the local Administration, national NGO partners, members of the Ward Committees and beneficiaries, reviewed the CfL implementation and organisation impact on field level.

Related documents: Report on [External Review Workshop](#), (March 2010)

#### Annexes:

Annex 1 Extract of Project Outline

Annex 2 Selection Criteria

## Annex 1: Project Outline (extract)

### 3 Cash for Livelihood (CfL)

#### 3.1 Project summary

Elements	Institutional benchmarks																																							
<b>Aim of the project</b>	<ul style="list-style-type: none"> <li>To increase the capacity of the „Aila“ affected families to overcome the loss of income in order to re-start their economic activities through a cash grant.</li> <li>Basic livelihoods of „Aila“ affected (men and women headed) households in the three selected Wards in the Sutarkhali Union, Dacope Upazilla, Khulna District and three selected Wards in the Padma Pukur Union, Shyamnagar Upazilla, Satkhira District are restored.</li> </ul>																																							
<b>Project design</b>	<ul style="list-style-type: none"> <li>The CfL project is a part of SDC's post „Aila“ Early Recovery activities in Bangladesh.</li> </ul>																																							
<b>Type of project</b>	<ul style="list-style-type: none"> <li>A cash grant to the entire resident population directly affected by the Cyclone „Aila“.</li> </ul>																																							
<b>Principles of the CfL project</b>	<ul style="list-style-type: none"> <li>Involvement of local Administration.</li> <li>Clear identification of beneficiaries by using assessments from different sources (national NGO partners, local Administration on Upazilla and on Union level, etc.).</li> <li>To put special emphasis on most vulnerable categories and women headed households.</li> <li>Up to 4'000 households (approx. 20'000 persons) benefiting from a cash grant of BDT 15'000 to rebuild their livelihood.</li> <li>Unconditional cash grants are given with no conditions as how the money should be used. However, basic needs to livelihoods activities have been clearly identified in the assessment.</li> </ul>																																							
<b>Target Group (Beneficiaries)</b>	<ul style="list-style-type: none"> <li>CfL will target the entire affected resident population in selected Wards/villages; expect households that have received substantial assistance (in cash or kind) for livelihood restoration from other relief agencies.</li> <li>The beneficiaries are provided with a one-fold cash grant to restart their livelihood activities.</li> </ul>																																							
<b>Target area</b>	<ul style="list-style-type: none"> <li>3 Wards in the Sutarkhali Union, Dacope Upazilla, Khulna District <table border="1" data-bbox="491 1391 1157 1637"> <thead> <tr> <th>Ward no.</th> <th>Village names</th> <th>Beneficiary HH</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Gunary</td> <td>700</td> </tr> <tr> <td>8</td> <td>Kalabogi</td> <td>800</td> </tr> <tr> <td>9</td> <td>South Kalabogi</td> <td>700</td> </tr> <tr> <td colspan="2">Total</td> <td>2'200</td> </tr> </tbody> </table> </li> <li>3 Wards in the Padma Pukur Union, Shyamnagar Upazilla, Satkhira District <table border="1" data-bbox="491 1682 1157 2018"> <tbody> <tr> <td>1</td> <td>Padma Pukur</td> <td>500</td> </tr> <tr> <td></td> <td>Kedar Bazar</td> <td>150</td> </tr> <tr> <td>4</td> <td>Khutikata</td> <td>400</td> </tr> <tr> <td></td> <td>Baintala</td> <td>200</td> </tr> <tr> <td></td> <td>Chaul Kholā</td> <td>100</td> </tr> <tr> <td>7</td> <td>Jhapa</td> <td>450</td> </tr> <tr> <td colspan="2">Total</td> <td>1'800</td> </tr> <tr> <td colspan="2"><b>Grand Total</b></td> <td><b>4'000</b></td> </tr> </tbody> </table> </li> </ul>	Ward no.	Village names	Beneficiary HH	1	Gunary	700	8	Kalabogi	800	9	South Kalabogi	700	Total		2'200	1	Padma Pukur	500		Kedar Bazar	150	4	Khutikata	400		Baintala	200		Chaul Kholā	100	7	Jhapa	450	Total		1'800	<b>Grand Total</b>		<b>4'000</b>
Ward no.	Village names	Beneficiary HH																																						
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Total		1'800																																						
<b>Grand Total</b>		<b>4'000</b>																																						

	Estimated figures are based on District records and information received from local Administration.
<b>Expected results</b>	<ul style="list-style-type: none"> <li>• Fishermen, farmers/livestock keepers, small enterprise owners/traders, daily laborers and others are able to restart their economic activities immediately.</li> <li>• Up to 4'000 households (approx. 20'000 persons) in 6 Wards will be supported.</li> <li>• Farmers will be able to restart their income-earning activities for the next agricultural season.</li> <li>• Female as well as male headed households will be supported.</li> <li>• Each household registered in the beneficiary list will receive the same amount of BDT 15,000 (approx. CHF 250) in a one fold payment.</li> </ul>
<b>Mode of implementation</b>	<ul style="list-style-type: none"> <li>• CfL will be implemented directly by SDC in close collaboration with national NGO partners and local Administration.</li> </ul>
<b>Project costs</b>	<ul style="list-style-type: none"> <li>• The overall budget is approx. CHF 1.2 Mio. <ul style="list-style-type: none"> <li>○ Cash grants by SDC Regional Cooperation South Asia Division (CHF 1 Mio)</li> <li>○ Implementation costs by SDC Humanitarian Aid (CHF 0,2 Mio).</li> </ul> </li> </ul>
<b>Duration</b>	<ul style="list-style-type: none"> <li>• Project implementation: November 2009 – March 2010</li> </ul>
<b>Financial transactions</b>	<ul style="list-style-type: none"> <li>• Cash transfers from Standard Chartered Bank (SCB), Dhaka to SCB Branch Khulna initiated by PM and in accordance with SCO-B Dhaka.</li> <li>• For the CfL project a separate Bank account has been opened.</li> <li>• Group 4 Securicor (G4S), appointed by SCB, will collect daily total amount of the cash grants at SCB Khulna Branch which will be distributed on the following day.</li> <li>• SDC issues checks to G4S according to the disbursement amount/ schedule on a daily basis.</li> <li>• G4S prepares envelopes of BDT 15,000 each, for direct disbursements to beneficiaries.</li> <li>• Money transfers from Khulna to the disbursement locations are executed by G4S vehicles with armed personnel.</li> </ul>
<b>Project Partners</b>	<ul style="list-style-type: none"> <li>• The Cash project will be implemented by SDC in close collaboration with national NGO partners Ashroy Foundation and Rupantar and local Administration.</li> <li>• SDC will subcontract national NGO partners Ashroy Foundation and Rupantar equally for selected tasks <ul style="list-style-type: none"> <li>○ Collaboration with local Administration</li> <li>○ Data collection / Registration</li> <li>○ Data Entry</li> <li>○ Operational assistance during disbursements phase</li> <li>○ Monitoring</li> </ul> </li> </ul>
<b>Operational aspects</b>	<ul style="list-style-type: none"> <li>• Project implementation is based on the Cash Workbook of SDC.</li> </ul>
<b>SDC personnel in Bangladesh</b>	<ul style="list-style-type: none"> <li>• SDC-FO Khulna: 1 Project Manager CfL, 1 Junior Project Manager CfL</li> </ul>

<b>Communication tools</b>	<ul style="list-style-type: none"> <li>• Introductory CfL meetings with local Administration and Ward committees will be held on a regular basis.</li> <li>• Beneficiary Announcements, Complaints Procedure and final beneficiaries' lists will be published in public places. The Beneficiary Announcements and the Complaints Procedure will be signed and stamped by SDC, UP Chairmen and Heads of Ward committee prior to the publication.</li> <li>• The final beneficiaries list is also provided to local Administration.</li> </ul>
<b>Registration</b>	<ul style="list-style-type: none"> <li>• National NGO partners will collect beneficiaries' information according to SDC's requirements and selection criteria.</li> <li>• After SDC's approval of the registered beneficiaries, the data will be entered into the CfL database.</li> <li>• Collection of missing information, visiting doubtful cases and random verifications by SDC staff for a regular update of the database.</li> <li>• Registered beneficiaries that must be rejected for any given reason will remain in the database as "Inactive". No names of beneficiaries are to be deleted during data processing. Reasons of rejection should be specified in the database. Critical data entries need additional verification or may be excluded completely from the project.</li> </ul>
<b>Database</b>	<ul style="list-style-type: none"> <li>• The database acts as a supporting tool for the CfL project and will be developed using basic MS Access programming techniques. The objective of this instrument is to create a system with simplified and user friendly interfaces.</li> <li>• Several control mechanisms are used in the CfL database in order to make sure that the data entered into the system meets the accepted standards required, namely validation of key data elements, check for existence of data items, etc.</li> <li>• The system is equipped with special interfaces which allow personnel at different levels of admittance to control and update information.</li> <li>• Security and access controls are considered as a high priority task. Manipulation of data is not allowed and not encouraged from the back end of the database. This will ensure that unauthorized access will not trigger any activities which may have negative impact.</li> <li>• The database will be customized, so incorrect data are recognized at once. A list of all records marked or identified as "Inactive" will be generated and a report will display key information and the motive for the "Inactive" status.</li> </ul>
<b>Verification</b>	<ul style="list-style-type: none"> <li>• Immediately after completion of registrations, SDC staff will verify in a random selection at least 10% of the registration data given by the national NGO partners. The selection of data will be defined by the database system.</li> <li>• Registration data and eligibility criteria are compared with reality by observing selected beneficiaries in the field.</li> <li>• In case of unreliable beneficiary data, doubt or vague information about the status and situation of beneficiaries, more in-depth verification in collaboration with the UP Chairman and Ward committee members may be necessary.</li> <li>• In case of significant discrepancies, SDC will take adequate measures of correction or excluding individuals who evidently cheated.</li> </ul>
<b>Monitoring / Evaluation</b>	<ul style="list-style-type: none"> <li>• Monitoring the CfL project by random selection (min. 10%) performed by SDC staff, in collaboration with national NGO partners.</li> <li>• SDC staff will monitor the cash disbursement process implemented by SCB Bank clerks.</li> <li>• SDC staff in collaboration with national NGO partners will evaluate if the cash grants have been used for the stipulated purpose.</li> </ul>



## 5 Project description

### 5.1 Basic principles of a CfL project

The basic principles of cash-based interventions for livelihood recovery are based on the following considerations:

- **Cash transfer approach:** Cash-transfer interventions are increasingly considered as an appropriate tool, emergency response to meet beneficiaries' immediate needs of food and non-food items, and to support the recovery of their livelihoods. The main quality compared to in kind support lies in enabling the affected population to set their own priorities. There is clear evidence, that the provision and direct distribution of cash during and after emergencies can be highly appropriate to empower the victims and increase their coping ability.
- **Affected men's and women's expectations:** People affected by the Cyclone „Aila“ expect to earn a living as they did before May 25, 2009 and most of them desire to return to their former livelihood activities. So far, very few persons re-started their activities (boat repair, sow crops, repair shops, etc.) on their own with little external support. Other families require support to get their productive assets replaced, and in most cases they need working capital to restart or expand their businesses.
- **Diversity of livelihoods:** People earn a living in enormously different ways. Therefore, they generally prefer a cash contribution to meet their needs with greater freedom of choices and dignity, and according to their own priorities. Therefore, cash support is considered particularly appropriate, because it is a flexible mechanism to deliver assistance. Cash support encourages people to use their own initiative; it strengthens self-reliance and self-help and addresses the needs of affected people as they define these needs themselves.

### 5.2 Project set-up

- Project management SDC Project Office Khulna
- Verification SDC Project Office Khulna
- Monitoring SDC Project Office Khulna / National NGO partners
- Implementation: SDC Project Office Khulna / National NGO partners

### 5.3 Implementation responsibilities

- The CfL project, as part of the Early Recovery Program, is implemented by SDC.
- During the project implementation, CfL is sharing the SDC Project Office in Khulna with the Cyclone Shelter Construction Project.
- A Swiss Project Manager, supported by a Junior Project Manager, is in charge of the implementation.
- SDC operates in close collaboration with the local Administration.

### 5.4 Operational aspects

- The implementation of the CfL project is based on the Cash Workbook:
  - Professional data management.
  - Final reporting and provision of key documents developed during the project (knowledge management).

### 5.5 Implementing partners and cooperation

- The funding of CfL is channeled through SDC.
- The CfL project is part of the Swiss Early Recovery Program in Bangladesh implemented by SDC itself.
- The main local partners are the NGOs Ashroy Foundation and Rupantar. They will assist in the implementation of the CfL project. They will also facilitate the activities in the villages/Wards.

- On District, Upazilla and Union level, SDC will closely cooperate with local Administration and rely on their outstanding knowledge of the area. Their competent knowledge of the target population – also based on local coordination of post „Aila“ activities – are invaluable sources for the CfL implementation.
- The Project Implementation Officer (PIO), an outstanding coordination unit, for cross-checking activities of other humanitarian actors and sharing information with regards to SDC’s projects.
- Ministry of Food and Disaster Management: National policy / strategy and overall coordination of post „Aila“ activities.
- Standard Chartered Bank (SCB), Khulna Branch. Payment procedures and the payment schedule will be clarified between the responsible Bank Branch Manager and the CfL PM.
- Group 4 Securicor – appointed by SCB – will be responsible to transport the cash from Khulna to the respective distribution places and to conduct the individual payments of cash contributions on field level.
- Local Police will provide security during CfL cash grant distribution in the project area.

## 6. Project implementation

### 6.1 Procedures

The following procedures show the general orientation only. During the implementation of the CfL project more detailed descriptions of the procedures will be formulated.

<b>Implementation phases and procedures</b>	<ul style="list-style-type: none"> <li>• Assessment (Selection of target area, beneficiaries pre-selection, definition of criteria)</li> <li>• Project Outline</li> <li>• CfL presentation to local Administration</li> <li>• Registration</li> <li>• Database development</li> <li>• Verification</li> <li>• Implementation (Announcements / Complaint Procedures / Payment schedules)</li> <li>• Monitoring and Evaluation</li> </ul>
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<b>Lists of beneficiaries</b>	<ul style="list-style-type: none"> <li>• Lists of beneficiary families are based on new data collected by partner NGO partners.</li> <li>• A “Survey Form”, developed by SDC in close collaboration with national NGO partners, also serves as source of information for following SDC projects.</li> <li>• A “Ward Committee Meeting” in each Ward is involved in the selection of beneficiaries. The Ward Committee is composed of 10-12 well appreciated male and female representatives of the resident population.</li> <li>• SDC is authorizing the final beneficiary list in close collaboration with local Administration and members of the Ward Committees.</li> <li>• SDC will analyze the received lists and filter the data for double records.</li> <li>• SDC will be verifying listed households (min. 15%) by field visits.</li> <li>• Finalized lists of beneficiaries will be handed out the Ward Committees for checking on correctness and completeness. Any irregularities, additional beneficiaries or doubtful cases must be discussed in-group among the Ward Committee Meeting.</li> <li>• Decisions by the Ward Committee will be presented to SDC in written – signed by all Ward Committee members – for further analysis by SDC.</li> <li>• Thereafter, SDC will verify the modifications presented by the Ward Committee by field visits.</li> <li>• The database will be adapted accordingly.</li> </ul>
<b>Selection of Wards</b>	<ul style="list-style-type: none"> <li>• Worst „Aila“ affected Wards in the Dacope and Shyamnagar Upazillas.</li> <li>• SDC staff together with national NGO partners will visit the affected area to assess the situation and select the target villages in close consultation with local Administration.</li> <li>• The target area for the implementation of a CfL project has been defined by the local Administration (“UNO” Upazilla Nirbahi Officer), Dacope and Shyamnagar Upazillas.</li> <li>• Existing figures of household affected by damages and loss of livelihood, provided by the UNO (established by the “Participatory Rural Appraisal” team) will be considered during the registration process.</li> </ul>
<b>Eligibility criteria</b>	<p><u>Criteria for the selection of beneficiaries:</u></p> <p><b>Criterion 1:</b></p> <ul style="list-style-type: none"> <li>• Permanently residing in selected Wards.</li> </ul> <p><b>Criterion 2:</b></p> <ul style="list-style-type: none"> <li>• Direct damages / losses due to the Cyclone „Aila“.</li> <li>• Only one member per selected beneficiary households is eligible to receive a cash grant.</li> </ul>
<b>Beneficiary pre-selection and damage assessment</b>	<ul style="list-style-type: none"> <li>• The selection of beneficiaries is based post “Aila” relief activities by SDC and national NGO partners during the Early Recovery phase.</li> <li>• Reports by NGOs and local Administration are used for crosschecking the information.</li> </ul>

<b>Registration and verification</b>	<ul style="list-style-type: none"> <li>• Registration, Verification, Implementation and Monitoring procedures are established by SDC in close collaboration with national NGO partners and local Administration.</li> <li>• Areas of registration in Dacope and Shyamnagar Upazillas have been assigned to the two national NGO partners: <ul style="list-style-type: none"> <li>○ Ashroy Foundation in the Sutarkhali Union;</li> <li>○ Rupantar in the Padma Pukur Union.</li> </ul> </li> <li>• SDC staff ensures compliance of procedures with Cash standards and will instruct national NGO partners accordingly.</li> <li>• SDC will transfer the registration data into a CfL database and will undertake checks for double entries and the correctness of data.</li> <li>• SDC will verify at least 15% of the listed population by random sampling and individual visits.</li> <li>• In case of unsatisfactory quality of registration or inaccuracy of data, SDC will reject the list for revision.</li> <li>• Incorrect data will be verified together with the national NGO partner responsible for the registration process.</li> </ul>
<b>Announcement</b>	<ul style="list-style-type: none"> <li>• SDC together with local Administration will announce the CfL project publicly at the beginning of the payment period.</li> <li>• The officially approved beneficiary list signed and stamped by SDC representatives and the designated local Administration will be published in the UP (Union Parishad) Office Building before disbursements take place.</li> <li>• Orientation meetings will be held with Ward Committees and UP Chairmen and other representatives of the targeted population.</li> <li>• Selection criteria, CfL objectives, aim of support, disbursement schedules, etc. are explained to beneficiaries by national NGO partners and members of the Ward Committees.</li> <li>• Billboards and Banners will announce the CfL project in public places.</li> </ul>
<b>Cash grant</b>	<ul style="list-style-type: none"> <li>• Each beneficiary will receive a cash grant of BDT 15'000 (CHF 250) as a one fold contribution.</li> </ul>
<b>Payments</b>	<ul style="list-style-type: none"> <li>• Beneficiaries will receive the cash grants directly by Group 4 Securicor (G4S) clerks according to SDC's instructions and lists of beneficiaries.</li> <li>• A written agreement between SDC and the Bank will be executed.</li> <li>• Amounts to be paid on a daily basis and the numbers of beneficiaries will be notified to the Bank well in advance.</li> <li>• The disbursement of cash grants will be coordinated and observed by SDC staff.</li> <li>• Beneficiaries will have to identify themselves by authorized "Distribution Cards" – designed and issued by SDC.</li> <li>• Distribution Cards – including beneficiaries' data and the expected plan of investment – are handed out to each beneficiary by national NGO partners 3 days prior to the disbursements.</li> <li>• One copy of the Distribution Card (signed by the beneficiaries) remains with SDC to check their identity before receiving the cash grants.</li> <li>• SDC may halt payments in case of the occurrence of irregularities or fraud.</li> <li>• Ward Committee Members and the UP Chairman will be present while disbursements take place to personally identify each beneficiary.</li> </ul>
<b>Complaints</b>	<ul style="list-style-type: none"> <li>• Neither SDC nor the CfL project will accept any complaints.</li> <li>• Nevertheless, SDC shall be informed about the number and the nature of complaints registered.</li> <li>• Complaints will be handled by the "Ward Committee Meeting".</li> </ul>

<b>Authorization of replacing persons</b>	<ul style="list-style-type: none"> <li>• If a beneficiary is unable to show up in person because of illness, disability or other justifiable reason, he/she may obtain an authorization letter from the UP Chairman stating the reason, the full name of the beneficiary, the full name of the replacing person, their signature and the signature of the UP Chairman as well as the date.</li> <li>• This authorization letter has to be presented together with the Distribution Card to SDC.</li> </ul>
<b>Monitoring / Evaluation</b>	<ul style="list-style-type: none"> <li>• Monitoring after payments: Field visits in collaboration with national NGO partners in order to observe the correctness of payments by SCB and to analyze the use of cash grants by beneficiaries.</li> <li>• An internal as well as an external evaluation will be carried out by SDC. The 2 day workshop will be conducted by an external facilitator.</li> <li>• Participants: CfL project team, national NGO partners and representatives of the local Administration (UP Chairmen and Ward Committee members).</li> <li>• CfL project team will review the implementation and organization of the project and identify lessons learnt and good practices for future projects.</li> <li>• Topics: Success. Failures. Good Practices (Lessons learnt).</li> </ul>

## 6.2 Significance of the cash grant

The decision on the amount of cash grant was evaluated in the course of field visits, direct interviews with prospective beneficiaries and Markets Assessments.

In addition, the proposed amount of BDT 15'000 (CHF 250) was discussed and harmonized on different levels of the local Administration (e.g. UNO, representatives of the line Ministries). Also SDC's national NGO partners confirmed this amount as appropriate.

Individually interviewed male and female villagers confirm the same priorities such as livestock, fishery equipment and house repair.

Main elements: - Relevance of the cash grant.

- Balance between beneficiaries' needs and available funds.
- Market Assessments (see below)
- Coordination with other humanitarian actors (exchange of information and lists of beneficiaries to avoid duplications).

<b>Occupation</b>	<b>Requirements</b>	<b>Local market prices in BDT</b>	<b>Availability on a market day</b>
<b>Farmers – Live-stock</b>	Milking cow	15'000 – 20'000	50 – 100
	Bullock	10'000 – 20'000	100 – 200
	Buffalo	40'000 – 50'000	20 – 30
	Goat (milking)	1'500 – 3'000	50 – 100
	Goat (meat purpose)	3'000 – 5'000	100 – 200
	Duck small	80 – 100	100 – 150
	Duck large	200 – 500	100 – 150
	Duckling	50 – 60	100 – 200
	Chicken	100 – 150	200 – 300

Occupation	Requirements	Local market prices in BDT
<b>Farmers – Agriculture</b>	Land cultivation	12'000 – 15'000
	Power Tiller repair	15'000 – 20'000
	Sprayer Machine (average size)	950 – 2'500
	Rice Harvester	2'800
	Fertilizer (50 kg)	300 – 1'500
	Pesticides (100 ml)	100 – 200
<b>Fishermen</b> * Fishermen with large boats are usually working in groups of 4	Country boat (without engine)	15'000 – 30'000
	Large boat *	50'000 – 60'000
	Fishing net (for large boat) *	40'000 – 70'000
<b>Small enterprise owners</b>	Rebuilding Shop	12'000 – 15'000
	Sewing machine (Tailors)	4'100 – 6'000
	Purchasing articles lost	10'000 – 20'000
	Shrimp Hatcheries: Prawns (100 pcs)	65
	Lobsters / Golda (100 pcs)	300

**Decision:** Based on the above mentioned outcome, the cash grant for each beneficiary is fixed at **BDT 15'000** (as a one-fold contribution).

## 7 Risks assessment

Fields	Kind of risks	Importance	Level	Measures
<b>Cultural appropriateness</b>	Cash grant could be perceived as an offence and touching people's dignity	<b>High</b>	<b>Low</b>	Clear announcements of project intention on local Administration level.
<b>Opposition from local Administration</b>	Administration hinders project activities	<b>High</b>	<b>Low</b>	Good transparency of project and reasonable liaison with local Administration. Supply local Administration with progress reports of ongoing project
<b>Efficiency</b>	Implementation team is not sufficiently efficient within a given time frame	<b>Medium</b>	<b>Low</b>	Train local staff to ensure implementation in selected areas. Examine and monitor all ongoing activities.

<b>Cash project standards implementation</b>	Risks due to poor transfer of Cash knowledge	<b>Medium</b>	<b>Low</b>	<ul style="list-style-type: none"> <li>• <b>HQ:</b> accept project document and schedule. Once agreed micro-management must be strictly avoided.</li> <li>• <b>PM:</b> Implementation based on SDC Cash Workbook.</li> <li>• <b>CfL:</b> Weekly reporting and clear organization of the information flow within project framework.</li> <li>• <b>NGOs:</b> Provide them with information and coaching of implementation standards based on Cash Workbook.</li> </ul>
<b>Cooperation with local Administration and national NGO partners</b>	Local partners not following Cash standards	<b>High</b>	<b>Low</b>	<p>Clear explanation on benchmarks and SDC standards.</p> <p>Good introduction into criteria fixed, procedures and responsibilities.</p>
<b>Public announcement of SDC beneficiary lists</b>	Rules and procedures of the CfL project	<b>High</b>	<b>Medium</b>	<p>Test payment procedure in order to identify bottlenecks.</p> <p>Clear public announcements of rules and procedures at the beginning of the payment period.</p>
<b>Data collection</b>	Inadequate data management, non availability or improper data	<b>High</b>	<b>Low</b>	<p>Design of a proper database.</p> <p>Recruitment of a database manager.</p>
<b>Beneficiary database verification</b>	<p>Coherence of lists from local Administration</p> <p>Double records on list</p> <p>Non-affected persons on list</p> <p>Difficulty to visit and identify prospective beneficiaries</p>	<p><b>High</b></p> <p><b>High</b></p> <p><b>High</b></p> <p><b>High</b></p>	<p><b>Medium</b></p> <p><b>Medium</b></p> <p><b>Medium</b></p> <p><b>Low</b></p>	<p>Good initial assessment and crosscheck.</p> <p>Access database search.</p> <p>Own verifications by SDC.</p> <p>Close cooperation with national NGO partners and own field visits.</p>
<b>Deadlines for the project implementation</b>	Implementation period too short or new disaster happens during implementation period	<b>Medium</b>	<b>Medium</b>	<p>Intensive reporting to HQ of CfL progress and general situation.</p> <p>Respective decisions on further procedures.</p>
<b>Personnel</b>	Cash team not sufficiently present to ensure monitoring and verification.	<b>High</b>	<b>Medium</b>	Contracted national NGO partners staff will assist SDC at village level.
<b>Duplication</b>	Beneficiaries getting donations of different humanitarian actors.	<b>High</b>	<b>Medium</b>	<p>Communicate SDC projects with Project Implementation Officer (PIO) and crosscheck activities of other humanitarian actors to avoid duplications.</p> <p>Sharing CfL update and progress reports with local Administration.</p>

<b>Payments / Financial transactions</b>	Slow payment, inadequate release of payments	<b>Medium</b>	<b>Medium</b>	Implement a direct payment system. Release of installments from Dhaka to Khula upon PM's request only.
<b>Security</b>	Vehicle transport/Traffic	<b>High</b>	<b>High</b>	Set up clear rules for drivers and passengers.
	Criminal offence	<b>High</b>	<b>Medium</b>	Low profile, self responsibility.
<b>Micro Credit loan installments</b>	People must pay back pending Micro Credit loans	<b>High</b>	<b>Low</b>	B-Government has deferred payments of Micro Credit loan installments for „Aila“ affected areas. Local Administration has assured SDC that the claiming of debts by collecting CfL cash grants will not be allowed.
<b>Complaints</b>	Non-beneficiaries may cause unrest	<b>Medium</b>	<b>Low</b>	Clear communication of selection criteria. Complaints will be handled by the Ward Committee Meeting.

## 8 Reporting

### 8.1 Monitoring

- Based on Cash projects standards, a weekly progress report of 1 - 2 pages is to be submitted to the desk officer at SDC Head Quarter in Bern. It will inform about context, progress, major problems, any support or decisions needed.
- Best practices and lessons learnt of the project will be summarized by the Project Manager in a final report and submitted to the responsible desk officers (SCJ, RTB). The final report will also include recommendations for the methodology of an ex post evaluation to be carried out within 6 months after completion of the project.
- New findings and recommendations of this project may be transferred into the Cash workbook knowledge management of the Community of Practice Cash.
- Regular consolidated reporting templates and other project management tools, i.e. payment sheets, progress charts, problems tracking, etc.

### 8.2 Evaluation

- After payments have been completed, internal as well as external review/evaluation workshops will be carried out by SDC. The minutes/report of the workshop will be submitted to the responsible desk officers.
- Participants of external review/evaluation workshop: CfL project team, representatives of the local Administration (UP Chairmen and Ward Committee members), management as well as field workers of national NGO partners.
- Internal review/evaluation workshop by CfL project team.
- Both workshops will be conducted by an external facilitator.

## 9 DRR Mainstreaming

To ensure also the Disaster Risk Reduction approach for the proposed CfL project, SDC will only select Wards where the Government is guaranteeing the repair of destroyed embankments during the coming dry season (December to April). This will ensure that the selected Wards are protected from possible future floods and storm surges as well as increase the sustainability of the cash intervention. After the completion of the embankment repair, protective works might be envisaged by SDC as targeted DRR activity in collaboration with the resident population and the local government.

[http://www.riskandsafetynet.ch/en/Disaster\\_Risk\\_Reduction/Publications/Guidelines](http://www.riskandsafetynet.ch/en/Disaster_Risk_Reduction/Publications/Guidelines)





<p><b>Cash for Livelihood</b></p> <p>CfL Bangladesh</p> <p>2009</p>	 <p>Schweizerische Eidgenossenschaft Confédération suisse Confederazione Svizzera Confederaziun svizra</p> <p><b>Swiss Agency for Development and Cooperation SDC</b></p>	<p><b>Eligibility criteria</b></p> <p>November 2009</p> <p>Tom Meyer</p>
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Criteria for the selection of beneficiaries: (Annex 2)

**Criterion 1:**

- Permanently residing in selected villages / Wards.

**Criterion 2:**

- Direct damages/losses due to the Cyclone „Aila“.

Both criteria must be fulfilled.

- Only one member per selected beneficiary households is eligible to receive a cash grant.

Reasons for possible exclusions:

- Persons not living permanently in the village / Ward.
- Persons receiving significant cash or in kind support (BDT 10'000 or more) from other humanitarian actors.