



Project Team Cash, SDC Humanitarian Aid
www.sdc-cashprojects.ch / e-mail: cash.program@deza.admin.ch
Fact sheets on Cash Transfer Projects

Cash for Livelihood 2008

Bangladesh



Implementation period: February to July 2008

Credit Proposal: 7F-06087.02

Budget: CHF 1'000'000

Overhead costs: 19%

Personnel: Tom Meyer – Project Manager
Zahangir Alam – Field Officer
Subrata Biswas – IT Manager
Farzana Siddiq - Secretary
Habibur Rhaman - Driver

Situation

The Cyclone "Sidr" which hit the south and south-western parts of Bangladesh on 15th November killed about 4'000 people and caused severe damages to livelihoods, housing and crops. Some 8.7 million people of 103 Upazillas (sub-districts) in 710 Unions (communities) have been affected. Close to 100'000 ha of standing crops (mainly rice, 2 weeks before harvesting time) were damaged, more than 350'000 heads of livestock were lost, over 5'000 shrimp ponds (an important income generating activity in the coastal areas) were destroyed, fish farms and hatcheries were

washed away; the loss of productive assets has led to increased unemployment, mainly among poor and extreme poor families who depend on wage labour for their livelihoods.

Aim of the project

The aim of the CfL project was to increase the capacity of the entire resident population of the selected villages, such as farmers, fishermen / livestock keepers, small enterprise owners and traders as well as day labourers and others, whose livelihoods were affected by Cyclone „Sidr“ to overcome the loss of income in order to re-start their economic

activities through a cash contribution of BDT 15'000 (CHF 250) and to become independent from relief.

Provided assistance

Households that have not already received substantial assistance (in cash or kind) from other relief agencies for the restoration of their livelihood have been accepted. The project was supporting the population with a one fold cash grant because they lost completely or partially their harvest / equipment due to the Cyclone „Sidr“.

Lessons learnt

The excellent relationship of national NGO partners with the local Administration and SDC's communication system from the start of the project allowed good collaboration quality on different levels. The disbursement "test run" gave confidence to all teams involved in implementation. Close cooperation with Ward Committees on grass root level was valuable.

Strengths

Public announcements and disbursement schedules in Bangla, appreciated and well recognized by the population. Regular knowledge sharing with other humanitarian agencies working in the target area. Economical activities in the target area have improved as a result of the CfL project and even some new markets have been established.

Weaknesses

Available data information received from other agencies was useless for the purpose of the CfL project. Enormous media publicity at inauguration was not possible due to security reasons. Daily cash transfers of immense amounts for a distance of 100 km (3hrs driving) were risky. Armed protected vehicles were necessary.



Implementation issues

Assessment, Start-up

Based on the existing Project Idea Cash an assessment was required to determine if the preconditions for the implementation of the proposed cash project were given. The PM was responsible for the preparations of assessment and start-up.

Registration

National NGO partners collected beneficiaries' information in 13 villages according to SDC requirements and selection criteria. The data have been entered into the CfL database after SDC's approval of the registered beneficiaries. SDC staff executed collection of missing information, visiting doubtful cases and random verifications.

Verification

SDC performed the verification exercise in 2 different methods: **15%** random verification on lists generated by the CfL database: checking the correctness of data by door-to-door household visits. Coverage verification: checking (cluster based) the completeness of registered households

Announcement

Announcements of the CfL project publicly in close collaboration with the local Administration. Prior to the disbursement procedure beneficiaries have been informed about the source of funds and the aim and objectives of the CfL project.

Complaints

Some minor complaints by non-beneficiaries were found to be unjustified. Cases have been handled by members of the Ward Committees.

Distribution Cards

SDC created a "Distribution Card" for each beneficiary as personal identification document and national NGO partners circulated the document door-to-door to the beneficiaries. Personal data on the Distribution Cards (printed by MS access according to the CfL database) served beneficiaries as identification document and as deliberation of how to invest the cash grant.

Payments

An amount of BDT 44'430'000 (in cash grants of BDT 15'000 – equal to CHF 250) has been disbursed to 2'962 beneficiaries within 8 days. Security personnel performed the transport of cash and Bank clerks managed the disbursement on village level. Ready-made envelopes containing the exact sum facilitated the disbursement process.

Monitoring

2 weeks after disbursements the monitoring teams checked if beneficiaries have used the cash grant for the stipulated purpose. 3 different groups, two national NGO partners Rupantar and Ashroy Foundation as well as one SDC team executed the monitoring process. The analysed sample contained 444 beneficiary names, which represented **15%** of 2'962 registered households. The random selection was derived from the CfL database. A monitoring questionnaire and instructions were developed by SDC.

Security measures

Daily money transports by an expert team of "Group 4 Securicor" on behalf of Standard Chartered Bank proved to be

on a maximum confidence level.

Partners

National NGO partners Rupantar and Ashroy Foundation mandated for implementation procedures.

Standard Chartered Bank for disbursement of cash grants on village level.

Local Administration: Deputy Commissioner on District level, Union Nirbahi Officer on Upazilla level (sub District), Union Parishad Chairman on Union level (community) and members of Ward Committees (elected by the resident population of each Ward).

Special remarks

After receiving cash support, beneficiaries of different professions will start their business. A **Market Assessment** was done by SDC to determine whether beneficiaries would be able to procure required goods in the local market at reasonable conditions to restart their livelihood. Objectives for a market assessment:

- Assessing the relevance of the cash grant.
- Collect information of existing commodities supply and assess current prices of goods.
- Evaluate the trading systems.
- Observe any impact of CfL cash distribution in local markets.

SDCs' observations post-disbursements: Market prices for livestock and other items have slightly been increased by approximately 7% due to the sudden high demand.

The CfL project team reviewed the implementation and organisation of the project in an **Internal and External Review** and identified lessons learnt and good practices for future projects.