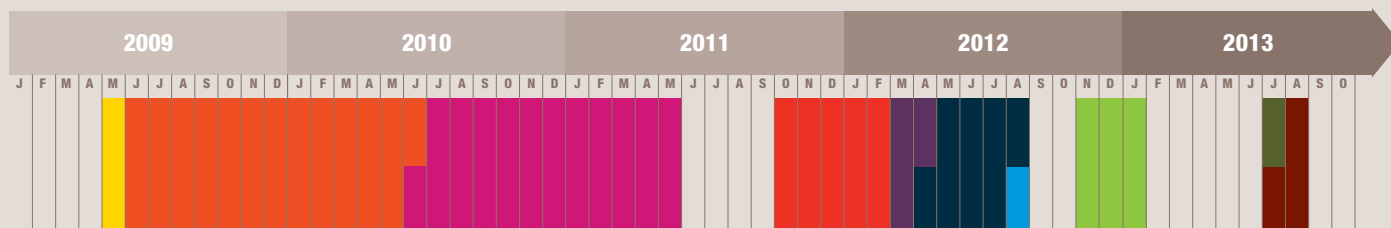


## Cash transfer programme fact sheet

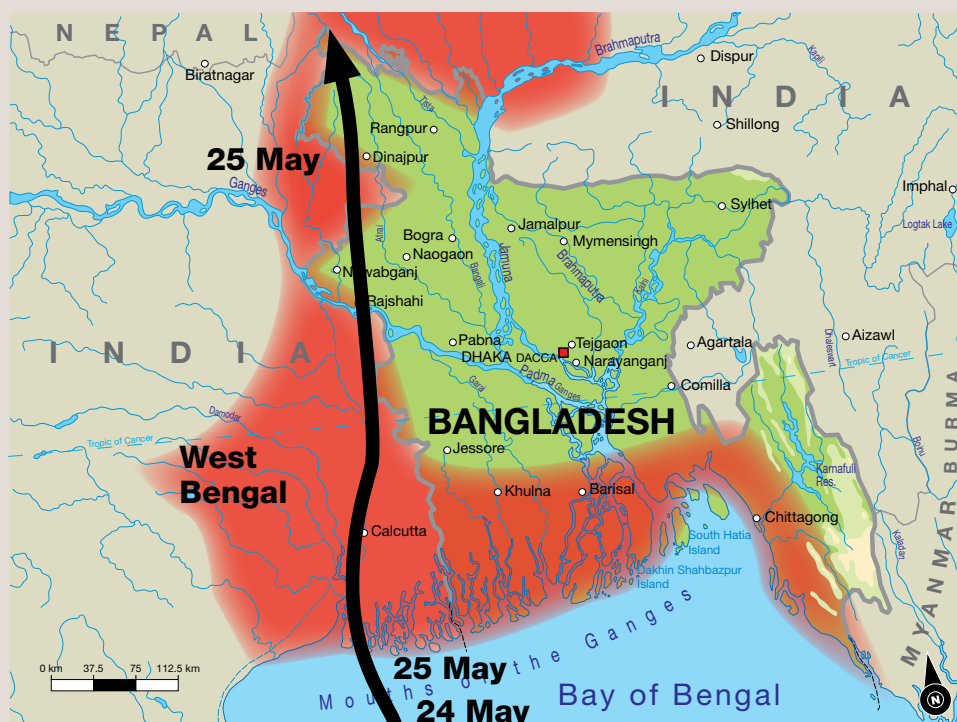
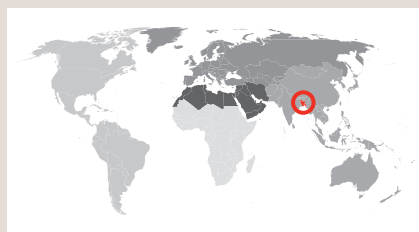
# Bangladesh Red Crescent Society

## Cyclone Aila early recovery response 2011–2013

### Humanitarian context



- May 2009 ■ Cyclone
- June 2009 – June 2010 ■ Emergency response
- June 2010 – May 2011 ■ Design and submission of early recovery response
- October 2011 – February 2012 ■ Livelihoods and shelter assessments followed by Vulnerability and Capacity Assessment (VCA)
- March – April 2012 ■ Baseline survey to map out shelter needs
- April – August 2012 ■ On-going programming
- August 2012 ■ Household registration
- November 2012 – January 2013 ■ Disbursement of cash and trainings
- July 2013 ■ Project completion
- July 2013 – August 2013 ■ Project evaluation



## Project details

<b>National Society</b>	Bangladesh Red Crescent Society
<b>Annual report</b>	MAABD001 This fact sheet refers to Bangladesh Red Crescent Society's experience in a bilateral project supported by Hong Kong Red Cross
<b>Objective</b>	Support 262 vulnerable cyclone affected households to recover their livelihoods and shelters
<b>Duration</b>	July 2011 – July 2013
<b>Location</b>	Kamarkhola Union of Dacope Upazila in Khulna district
<b>Cost</b>	32,750 Swiss francs (CHF) (2,834,348 Bangladeshi taka (BDT)) <sup>1</sup> (direct cash only, no support costs)
<b>Main sectors</b>	Livelihoods and shelter support
<b>Number of households</b>	107 households for livelihoods support 155 households for shelter support
<b>Selection criteria</b>	<ul style="list-style-type: none"> <li>• Households on embankments or roadsides in remote areas that were flooded for 6 to 12 months</li> <li>• Households without access to food or income</li> <li>• Households with limited or no access to safe drinking water and sanitation facilities</li> <li>• Households receiving limited or no assistance from other agencies</li> <li>• Households vulnerable to repeated disaster risks</li> <li>• Households with productive capacity</li> </ul>
<b>Main activities</b>	<ul style="list-style-type: none"> <li>• Conduct needs assessments and VCA</li> <li>• Design cash transfer programme</li> <li>• Select households</li> <li>• Provide cash grants to households</li> <li>• Continuous monitoring and follow-up</li> <li>• External programme evaluation</li> </ul>
<b>Key outcome(s)</b>	107 vulnerable households have strengthened their livelihoods and 155 vulnerable households improved their shelters
<b>Number of staff involved</b>	Total: 18 (International Federation of Red Cross and Red Crescent Societies (IFRC): Three staff, Bangladesh Red Crescent Society: Seven staff, eight volunteers)
<b>Other Red Cross Red Crescent Movement involvement</b>	<ul style="list-style-type: none"> <li>• Technical support: IFRC and Hong Kong Red Cross</li> <li>• Funding: Hong Kong Red Cross</li> </ul>
<b>Assessment information used</b>	<ul style="list-style-type: none"> <li>• VCA and Participatory Approach for Safe Shelter Awareness (PASSA) by Bangladesh Red Crescent Society and IFRC</li> <li>• Assessment data from ECHO partners, UN agencies etc.</li> </ul>

1. Average exchange rate over the programme period: 1 Swiss franc = 86.55 Bangladeshi taka ([www.oanda.com](http://www.oanda.com))

## Project description

### Context and programme choice

On 25 May 2009, Cyclone Aila hit the south-western coast of Bangladesh, leaving more than 190 people dead and causing widespread devastation. Tidal surges damaged and washed away over 1,742 kilometres of embankments that had been protecting people living in 11 coastal districts. Approximately 242,000 houses were destroyed and 369,000 partially damaged; 67,840 hectares of arable land was destroyed and another 252,090 hectares damaged; and 147,600 livestock were killed. In June 2009, Bangladesh Red Crescent Society and IFRC launched their emergency response operation and started to provide vulnerable cyclone affected households with food, shelter, non-food items and access to clean water and sanitation.

During the two years following Cyclone Aila, many areas continued to experience flooding since the destroyed embankments

had not yet been restored. Consequently, the situation of the people living in these areas remained fragile.

### Assessment and programme design

The Bangladesh Red Crescent Society, with support from the IFRC, used the learning from Cyclone Sidr and their cash transfer programming experience (supported by British Red Cross) in 2011 to plan this recovery programme component supported bilaterally by the Hong Kong Red Cross. To complement and update the assessment data, PASSA and VCA were conducted to inform the shelter and livelihoods programmes and the community-based household selection process.

Both assessments revealed that the shelter and livelihoods needs were diverse. Households in need of shelter support required different materials and tools depending on their dwelling type and the extent of



A woman holds her cash grant identity card which includes a photo, signature and national identity number.

the damage. The same was true for households in need of livelihoods support. For these reasons, it was difficult to devise standardized shelter and livelihoods assistance packages. Based on the assessment data, a cash transfer programme was designed with conditional cash grants. This flexible approach provided households with dignity and choice to address their specific recovery needs.

Through the livelihoods programme households were supported to develop a business plan for their income generating activity, upon which the cash grants were distributed. To meet the shelter needs, households were also provided with conditional cash grants alongside technical support. The Bangladesh Red Crescent Society monitored these activities periodically to assess progress and to see where the programme needed to be adapted.

The programme also included training on technical aspects of shelter construction as well as livelihoods and sector specific skills (e.g. agriculture, fisheries, livestock management and small commerce).

## Household selection

The results of the VCA and PASSA guided the household selection criteria. A wide range of stakeholders, including local religious leaders, teachers, health professionals and individual representatives of different income groups participated in this process. The Bangladesh Red Crescent Society did not have a direct involvement in the decision-making processes, leaving this to the community. Community committees were formed and played a key role in providing information, facilitating community decision-making and being responsible for ongoing monitoring to ensure that processes were transparent, accountable and fair. The selected household list was shared with the community as well as with local government institutions.

In August 2012, the Bangladesh Red Crescent Society's relief department completed the process of household registration. In total, 155 households were selected for shelter support grants and 107 households for livelihoods support grants.

## Cash-based programming facts

<b>Total transfer amount per household</b>	BDT 10,000 (CHF 118)
<b>Value of cash transfers as percentage of total project cost</b>	91 per cent (9 per cent support costs)
<b>Modality</b>	Conditional cash grants
<b>Payment mechanism</b>	Cash transfer through a third party (bank)
<b>Method of setting value of cash transfer</b>	Consultation with the targeted communities
<b>Partners/service providers</b>	Bank
<b>Service provision charges</b>	1.25 per cent on the transferred amount





## Programme implementation

During the registration process, the household information collected included a photo, signature or thumbprint and the national identity number. This information was documented on the cash grant identity card. This identity card had two identical sections – one was retained and used as a receipt of proof by the household and the other by the Bangladesh Red Crescent Society.

The cash grants were disbursed in one instalment through local banks. The Bangladesh Red Crescent Society staff and volunteers were available to support those less familiar with operating a bank account. The beneficiaries were encouraged to count the money before leaving the bank, allowing them to raise any concerns or complaints regarding the amount received or quality of the banknotes on the spot.

Once a household had received their cash grant, the Bangladesh Red Crescent Society staff and volunteers started monitoring the progress of the planned activity. This was done through regular door-to-door visits. During their visits the volunteers and staff also provided shelter technical advice to the households to ensure that the houses being built met the minimum requirements, i.e. these were flood and cyclone resistant.

*A man collects and counts his BDT 10,000 cash grant through a local bank.*

## Reflecting on our learning...

The key learning points from this programme for the National Society can be summarized as follows:

1. Transferring cash through banks creates opportunities for households to engage with private banking. The individual bank accounts provide a savings opportunity that can strengthen households' livelihoods and increase their resilience in the future.
2. Transferring cash through banks is safer. It prevents households from losing money, as the money is deposited in their own account and they can determine the time and amount of any withdrawal according to their specific needs.
3. The households felt proud to own and operate a bank account.
4. Rural bank branches want to attract villagers and motivate them to use their services. The rural banks thus saw the cash transfer programme as an opportunity to further their efforts.
5. The experiences with the cash transfer programming will allow Bangladesh Red Crescent Society to replicate similar programmes in future emergency interventions in a more efficient way.

*Transferring cash grants through individual beneficiary bank accounts ensures quick and direct disbursement that minimizes corruption opportunities.*

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