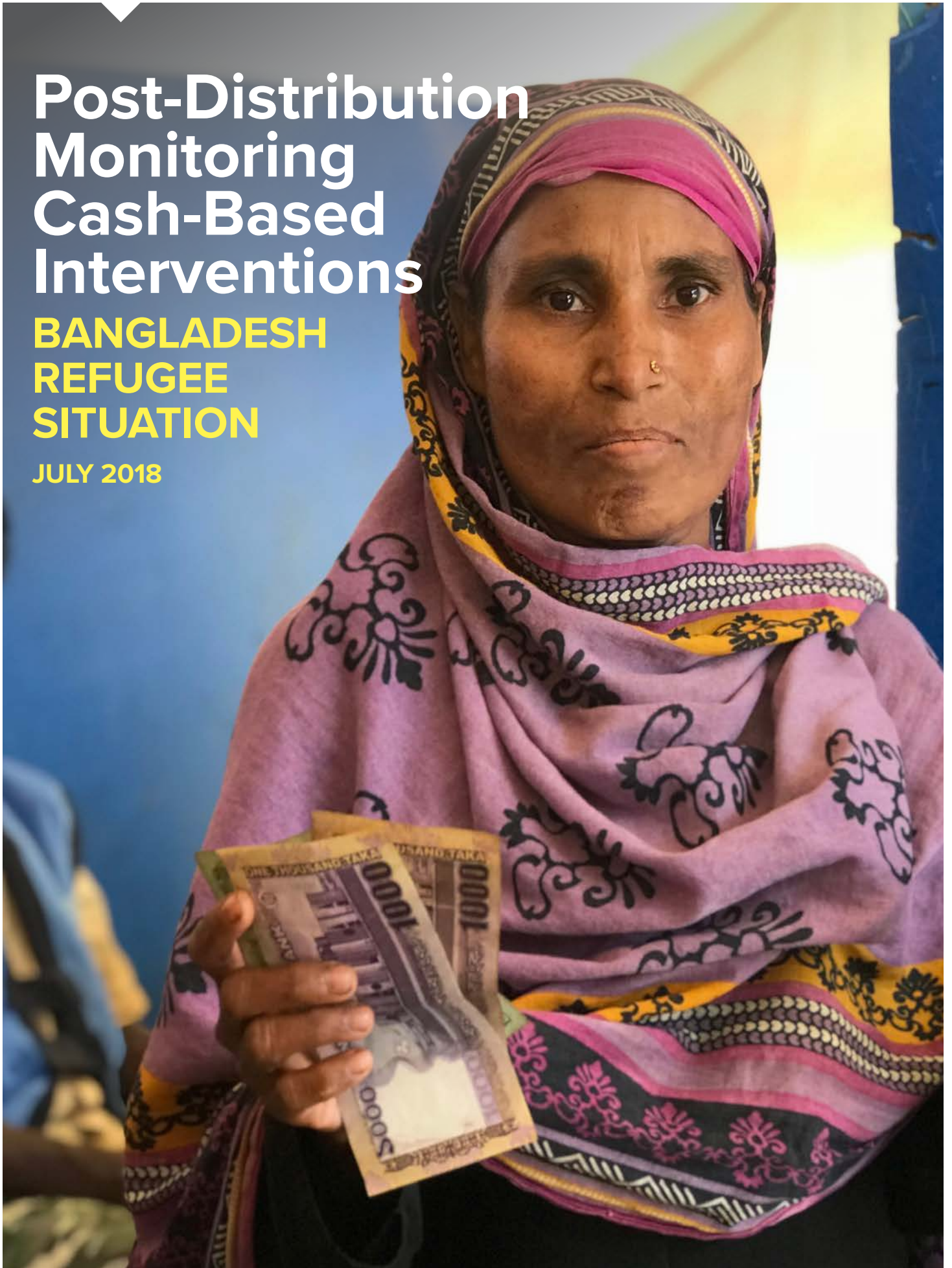


# Post-Distribution Monitoring Cash-Based Interventions

**BANGLADESH  
REFUGEE  
SITUATION**

**JULY 2018**



## Acknowledgements

This Post-Distribution Monitoring (PDM) was initiated by UNHCR's Sub-Office in Cox's Bazar to monitor its distribution of cash to refugees as part of a pilot cash programme, as well as to collect the feedback of refugees on the cash distribution itself.

UNHCR would like to thank the partner and UNHCR staff involved in the pilot, including a multi-functional team in the Sub-Office which provided their technical support and guidance to complete this exercise successfully.

UNHCR thanks also the refugee families who participated in the post-distribution monitoring survey and provided their invaluable feedback.

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#### United Nations High Commissioner for Refugees

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#### COVER PHOTOGRAPH:

*"We are struggling for everything. Food and clothes. The last time we could afford to eat meat was in Myanmar." A female head of household from Myanmar receiving cash as part of a pilot programme at Kutupalong refugee settlement in Cox's Bazar. @UNHCR/Caroline Gluck*

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# Introduction

## Background

The Rohingya refugee population living in settlements in Cox’s Bazar is dependent on international assistance. Presently, there are limits on how self-sufficient refugees can be, as they have restricted freedom of movement beyond the areas where the settlements are and also have no right to work. In addition, there is insufficient land within their settlements to support subsistence farming. As a result, many refugees are unable to access cash independently to support themselves, and many struggle for the basic necessities not already covered by humanitarian assistance. All current assistance in the form of in-kind distributions and services are free of charge. This includes, for example, food, shelter materials, household items and health services. A number of cash-for-work (CfW) schemes were designed to support and manage some of the basic services and works in the camps; however, to date they have not created sufficient income opportunities for



*Pilot cash assistance project rolls out in Kutupalong refugee camp  
@UNHCR/Caroline Cluck*

refugees or host communities. Likewise, our teams have confirmed that some humanitarian aid items are being sold at local markets. This shows refugees are adopting other, and potentially harmful, coping mechanisms to generate cash for their needs that are not, or not fully, covered by current humanitarian assistance<sup>1</sup>. Negative coping strategies such as food borrowing, reduction in the number of meals and reduced consumption of preferred foods are witnessed across the entire Rohingya refugee population<sup>2</sup>.

Between April and May 2018, UNHCR piloted the delivery of unconditional and unrestricted Multipurpose Cash Grants (MPGs) to cover unmet basic needs. This extended to all residents of Camp 5 and Camp 6 in the Kutupalong refugee settlement and was equivalent to approximately half of the monthly Minimum Expenditure Basket (MEB) for a family of five<sup>3</sup> that has been established for local host families.

**After completing the delivery of the grants, UNHCR conducted the following to review the activity:**

- a detailed Post-Distribution Monitoring (PDM) survey; and
- a lessons-learned workshop, covering the processes involved in the cash distributions.

<sup>1</sup> The provision of compressed rice husks (CRH) for cooking, for example, only covers an estimated 20-30% of the average refugee household’s fuel requirements. It is also seasonal and there is a limited supply available from the markets for procurement.

<sup>2</sup> UNHCR, Camp Settlement and Protection Profiling, Cox’s Bazar, Bangladesh, Round 3, April 2018.

<sup>3</sup> MEB endorsed by Ministry of Disaster Management for response to host communities.

## Post-Distribution Monitoring (PDM)

A Post-Distribution Monitoring (PDM) survey is a mechanism to collect and understand refugees' feedback on the assistance provided by humanitarian agencies like UNHCR. PDMs are widely used by UNHCR and help to evaluate the effectiveness of the assistance provided directly by UNHCR or through its partners. A PDM is conducted independently from the distribution exercise itself, but closely following it in time. This PDM was intended to evaluate the adequacy of the cash grant provided as well as patterns in its use. It also sought to identify challenges and constraints experienced, and seek refugees' feedback on any improvements required to implement similar assistance again in the future. The PDM was conducted in Camps 5 and 6 after two weeks from the completion of the cash pilot program. The pilot was implemented during in the last two weeks of April 2018.

## Methodology

For this PDM exercise, samples of 160 households from each of Camps 5 and 6 who received the MPG were randomly selected – for a total of 320 households. They are selected with a 95% confidence level and a 5% margin of error. The selected sample includes a 20% buffer to achieve a desired level of statistical significance and precision amongst the targeted population.

The households that participated during the survey were geo-referenced using GPS. The GPS coordinates of surveyed households were sourced from data collected in the field during a Family Counting Exercise conducted by UNHCR and the Refugee Relief and Repatriation Commissioner's (RRRC) office from October to November 2017. This was part of a Linking Exercise<sup>4</sup> conducted from January to February 2018. In general, the GPS readings for most households were accurate ( $\leq 15$  meters). To ensure the confidentiality of respondents, the sampled households were selected randomly using an ArcGIS sampling tool<sup>5</sup> which excluded families who did not receive cash assistance.

The PDM covered the two camps (see map 1) where UNHCR's cash pilot program was implemented. Seven trained independent enumerators collected the primary data from randomly-selected households using a standard questionnaire. The data was collected using Kobo – a web-based data collection system.

Map 1: Kutupalong Refugee Settlement



<sup>4</sup> A linking exercise was conducted to synchronize data recorded by the Ministry of Home Affairs of Bangladesh through its registration process and the Family Counting data that was collected by the RRRC, ensuring enhanced data using complementary data sets to build a more complete profile of refugee households. Both processes provided unique cards to the households.

<sup>5</sup> ArcGIS sample tool is extension of ArcGIS which can be used to achieve accurate, high precision sampling geo referenced population matrix at minimum of cost.

# Findings and comparative analysis



## Key findings

- Cash is an ideal complement to existing in-kind humanitarian support in Bangladesh
- Large and near universal spending pattern suggests pressing unmet needs
- Cash is important, but a targeted cash-based intervention is essential
- Over three quarters say MPG met HH needs - the 23% gap supports a targeted approach
- Respondents like a mix of in-kind and cash support to meet basic needs
- Diet diversity increased after the blanket cash distribution, including in the purchase of fresh foods
- The local markets were able to accommodate the cash injection - most items desired are available
- Small observed increase in the price of some goods - offset by a trust in market dynamics

The PDM supports a hypothesis that the current basic in-kind assistance packages provided to refugees are not sufficient to meet all demonstrated needs, with the result that potentially harmful coping mechanisms like selling assistance are employed. The adoption of this cash programme by UNHCR; therefore, seeks to ensure that refugees can address their multiple needs in accordance with their household and personal priorities, including benefits such as greater access to a more diversified diet, better hygiene or shelter improvements.

It is important to note that the pilot did not target destitute families, but covered all households in Camps 5 and 6 indiscriminately. Roughly 23% of respondents in these camps were found to possess some form of additional income through CfW or other income-generating activities.

Refugees reported no difficulties in finding the items and services they require in the local market, both in terms of quantity and quality. It is expected the use of MPGs will make a direct contribution to the local economy, as the market's known vendors are mainly from the host communities surrounding the Kutupalong settlement.

Approximately 26% of the refugees interviewed reported an increase in the prices of some goods<sup>6</sup>, which corresponded in time with the cash distributions, though further close and continuous monitoring of this phenomenon of reported rising market prices would be needed in locations selected for future MPGs in order to better assess the real impact of any cash distribution made. Live monitoring of market prices was not undertaken for this pilot.

Cash was delivered cash in-hand by the Bangladesh Rural Advancement Committee (BRAC), a national NGO, one of UNHCR's partners. Distributions took place without incident during 15th to 30th April 2018, in distribution centres jointly identified together with camp authorities.

Cash distribution processes are largely context-driven and often agency-specific<sup>7</sup>, the results of the process review for this cash grant pilot project will not be elaborated at length in this report. However, given the few delivery options presently available in the Kutupalong settlement, some suggested improvements may hold common validity across UN and non-UN cash-based activities. These are shared in this report below.

<sup>6</sup> UNHCR commissioned a multi-sectoral needs assessment (MSNA) where more detailed HH information will be collected and analyzed. The report is expected in September 2018.

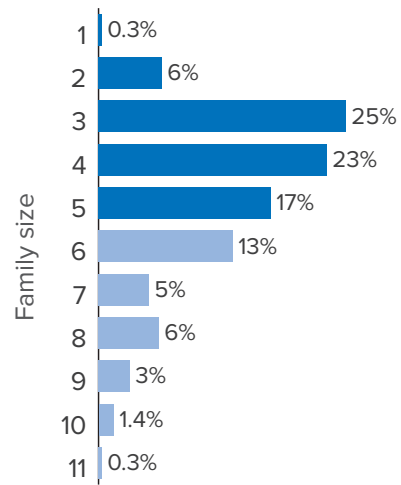
<sup>7</sup> UNHCR is actively working with the Cash Working Group to harmonize CBI practices amongst agencies implementing cash in Bangladesh.

## Respondents' profile

More female household members participated compared to male members during the survey. 54% of the respondents were female and 46% were male. The majority, 87%, were in the age range of 18 to 59; 10% were over the age of 60; and 3% were between 14-17 years of age. Seventy three per cent of the respondents were heads of households.

The average family size of the surveyed households was 4.68. Approximately 71% of the surveyed households had five or less family members, while close to 29% were households that had more than five family members.

**Chart 1:** % of surveyed households by families size

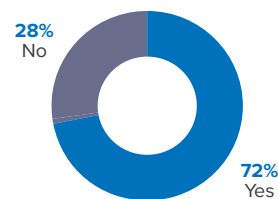


## Receiving and spending the cash

### Receiving cash

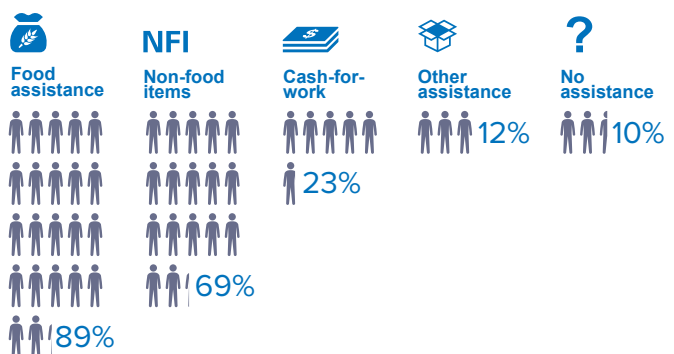
All the respondents mentioned that their households received cash, quoting the amount received (BDT 2,500<sup>8</sup>). Approximately 72% of the survey's respondents reported that they were the ones who received the cash from UNHCR; whereas 28% of the respondents said that they were not the ones who received cash in their families.

**Chart 2:** % of respondents who received cash themselves



Approximately 92% of the respondents said that they received the cash on the day they expected it. Of those receiving the cash on the expected date, 3% of the respondents reported that they needed help to collect the cash. The need for help was due to limited mobility and feelings of danger while going for the cash collection. All those who needed help reported that their family members helped them to get the cash assistance. One respondent reported that she voluntarily paid her relative to get the assistance.

**Chart 3:** % of respondents reporting their assistance received



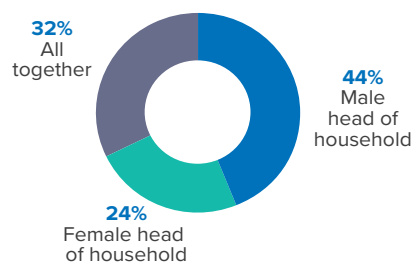
When asked about assistance received during the preceding month, 89% of the respondents said that they received food assistance; 69% received non-food items; 23% undertook cash-for-work; 12% received other assistance; and, 10% said that they did not receive any assistance in the preceding month.

<sup>8</sup> Approximately \$30 USD

### Spending cash

More than 66% of the respondents reported that they spent the cash within the settlement, whereas 31.5% of the respondents stated they spent the cash both inside and outside the settlement. By ‘outside settlement’, the respondents largely refer to markets in the older camps set up in the mid-1990s. The remaining 2.5% of the respondents stated that they could not recall where they spent the cash they received. More female respondents reported that they spent both inside and outside the settlement compared to the male respondents who spent the cash largely in the settlement.

**Chart 4:** % of respondents reporting cash spending decision



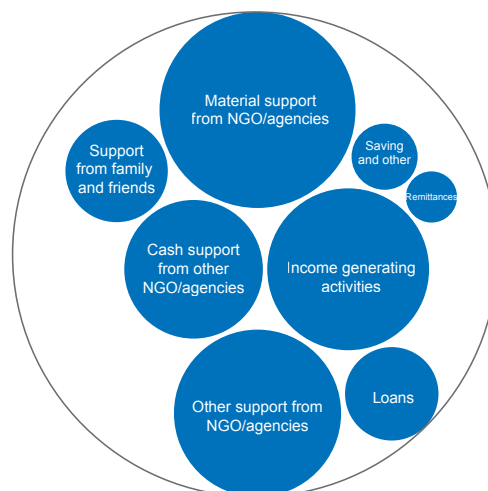
When asked about the decision-making behind the spending of the cash, 44% of respondents reported the male head of household decided; 32% of respondents reported all household members decided together and 24% of respondents reported the female head of household decided. This pattern of decision on spending also correlates with the high number of single-headed households who were interviewed during the survey.

More than 75% of the respondents reported there was no disagreement on spending the cash they received; whereas, 19% of the respondents reported that they had ‘some level’ of disagreement. Around 6% of the respondents said that there was disagreement in the household on how to spend the cash they received.

### Other sources of income or support

When asked about other sources of income or support refugees received, the majority of the respondents (44%) reported that they received material support from NGO/agencies; other support from NGO/agencies (32%); inclusion in income generating activities (30%); cash support from other NGO/agencies (22%); support from family and friends (12%); loans (10%); savings and other (5%); and, remittances (3%). This validates to some degree the results of a PDM conducted by UNHCR on the receipt and use of core relief items which found that less than 1% of the refugee households sold their items to have cash<sup>9</sup>.

**Chart 5:** portion of other sources of income or support



## Expenditure pattern by refugees

### Overall spending pattern

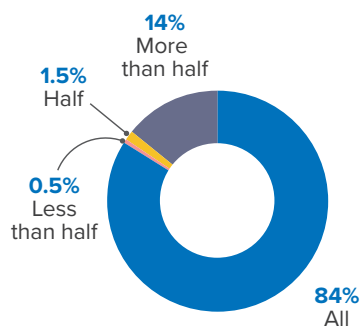
More than 84% of the respondents reported that they had fully spent the money they received by the time of the survey (i.e. within two weeks); whereas 14% of the respondents stated that they had spent

<sup>9</sup> <https://data2.unhcr.org/en/documents/details/64564>

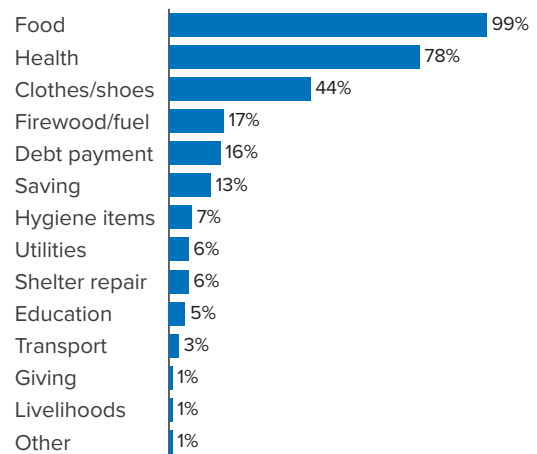


‘more than half of the cash’ they received. Some 1.5% of the respondents reported that they spent exactly half; and 0.5% of the respondents stated that they had spent less than half. The large percentage of those that had fully spent their cash within two weeks is instructive, as the recipients were not targeted on grounds of vulnerability, and some had other sources of income. **The large spending pattern suggests pressing needs that could not wait. The extent of expenditure might have been expected to be slower considering the other sources of support.**

**Chart 6:** portion of cash spent within two weeks of cash distribution



**Chart 7:** % of respondents reporting their spending on items and services



As a part of the PDM, it was critical to understand how cash contributed to the individual household in fulfilling family needs. Some used the cash in multiple ways. Most of the respondents (**99%**) reported that they spent money on buying fresh food. This was followed by health care (78%); clothes/shoes (44%); firewood/fuel (17%) and hygiene items (7%). The number of households spending cash on health is significant, particularly as basic healthcare in the settlement (including medicine) is free of charge. UNHCR is exploring this expenditure finding further.

Respondents reported they spent cash on the following: utilities, shelter repair, education, transportation, giving to others and livelihoods activities. In each of these categories the spending was less than 6% of the cash received. Some reported that they retained part of the cash received as saving for future use. This finding might be related to the fact that the pilot project did not target only vulnerable families, and therefore some households were able to hold part of it in savings.

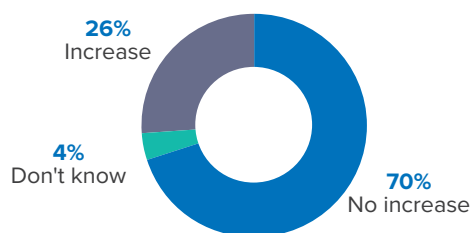
## Markets, prices and commodities

More than 98% of the respondents stated that items and services they required were available in the market. About 2% of the respondents reported that items or services were not available (fish and cold bottled water specifically), or that they did not know.

More than 97% of the respondents stated that they were able to find the right quantities of items and services in the market; whereas 2% of the respondents reported that they were not able to find the right quantities of items and services in the market; and 1% of the respondents stated that they do not know. The 1% stated that the fish, curry and clothing they desired were not available in sufficient quantities.

Approximately 70% of the respondents stated that they did not observe any increase in the price of goods/items and/or services in the month preceding the survey. However, 26% of the respondents stated that they observed some increase in the prices of items and services; and, 4% of the respondents reported that they did not know of any change. The majority of the respondents who reported an increase in the price of items and services made a reference to the following items: food, fish, curry, vegetables, clothes, and medicines.

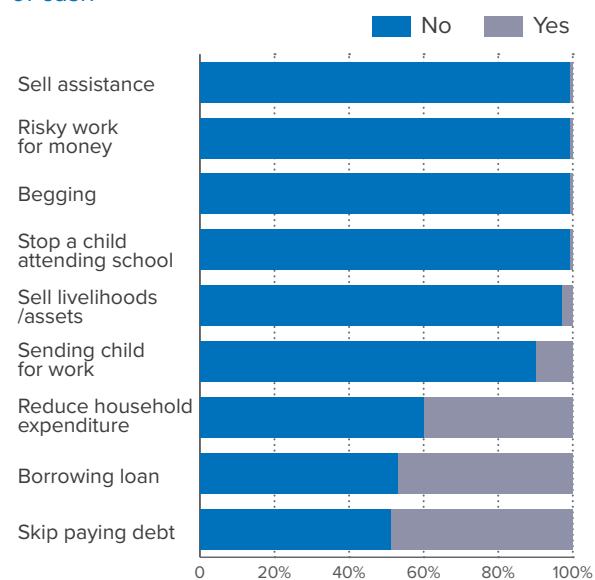
**Chart 8:** % of respondents reporting their observation on the price of goods/services



## Usefulness

When asked about whether the cash provided by UNHCR met their household needs, 77% of the respondents stated that it had met all the needs of the household; 21% of the respondents reported that half of their needs were met; and 2% of the respondents stated that only a few of their needs were met. Food, water, hygiene kits, health-related costs, household items, firewood, among others, were listed as needs by the benefiting households; cash is complementary to other agencies' ongoing support services. A Household Dietary Diversity Score (HDDS) assessment conducted by UNHCR has indicated that the HDDS increased after the cash distribution.<sup>10</sup> The assessment was conducted to observe the diet diversity before and after the cash distribution where various food consumption patterns were analysed.

**Chart 9:** % of respondents reporting impact of cash



The assessment was conducted to observe the diet diversity before and after the cash distribution where various food consumption patterns were analysed.

This PDM also profiled the sample population in terms of recurrence/prevalence of coping strategies in the four weeks prior to the survey (see Chart 9). Some 99% of the respondents stated that they did not sell assistance, stop children attending school, beg, or undertake any high-risk jobs. However, only 60% of the respondents stated that they did not need to reduce their household expenditures because of the cash intervention. For many, borrowing had not stopped, and they still had to forego repaying debt. Though over 90% of the respondents stated they did not send their children out for work, such practices are known to continue.

## Distribution method

When asked about the challenges refugees face during UNHCR cash distributions, 74% of the respondents reported that they did not face any problems. Some 26% of the respondents reported that the head of

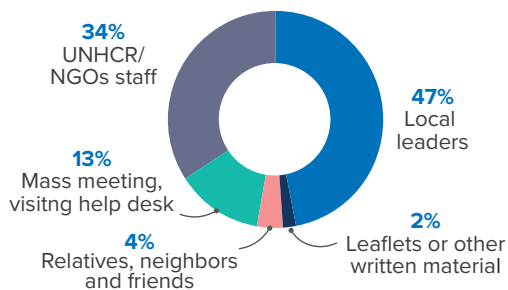
<sup>10</sup> Forthcoming report on Household Dietary Diversity Score Assessment, 2018. Expected to be published in July 2018.

household was not available to collect the cash. Of those who reported head of household was not available, approximately 4% of the respondents reported that they forget the family counting card when going to the cash distribution. Some 1% reported that they were required to pay another person to collect the cash assistance, usually a relative. It is important to note that the head of the household was the person formally authorized to collect the cash assistance; however, for the families whose head of households were not available, proxy collectors had to bring all relevant documents before the cash was provided. A verification was done on the following documents: family counting number, MoHA registration card, and the ration card provided to the respective family. These were verified by the registration teams on site. For the families who lost the required documents, their names were noted for further checking of the records. Cash distribution went through further verification by UNHCR in these cases.

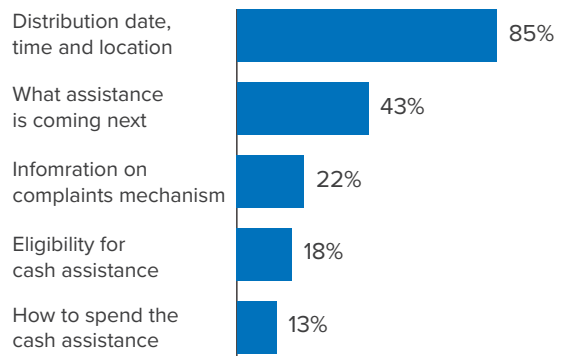
### Accountability to affected populations

During this PDM exercise, refugees were asked how they received their information regarding UNHCR’s assistance. Over 90% of the population was informed of the CBI from a human; 47% of the respondents reported that they received information through local leaders; 34% reported they received information through UNHCR and NGO staff directly; 13% of the respondents through large community meetings and by visiting help desks; 4% through relatives, neighbours and friends; and, 2% through written communication materials.

**Chart 10:** % of respondents reporting source of information



**Chart 11:** % of respondents reporting their information needs



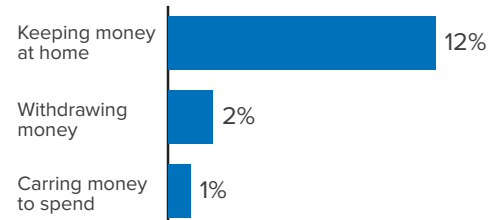
When asked about their information needs on cash assistance, 85% of the respondents stated that they would like better information on distribution dates, time and location; 43% would like better information on what type of additional/follow-up assistance might be available to them; 22% would like information on complaint mechanisms; 18% would like information on eligibility criteria for cash assistance; and, 13% would like information on how to properly utilize the cash they received. When asked about whether they knew how to report complaints related to the UNHCR cash assistance distribution, only 13% of the respondents said that they were aware how to report complaints or give feedback. Some respondents provided more than one answer.

Almost **half of the respondents**, when asked, stated that they would prefer all assistance **in cash**, whereas the other remaining respondents stated that they would prefer a **combination of cash and items** like food and other non-food items.

## Security and Risk

When asked about the risk and any safety issues associated with handling cash, a limited number of the overall respondents reported problems. Some 12% reported that they felt unsafe keeping money at home; 5% stated that they felt unsafe while going to collect money; and, 1% of the respondents reported that they felt unsafe while carrying money for spending. The issue of locking shelters was cited as a concern amongst refugee families. UNHCR has started to procure locks for all refugee shelters, which will be distributed during the monsoon period.

**Chart 12:** % of respondents reporting issues related to handling cash



## Recommendations and way forward

**These PDM findings suggest that MPGs are an effective and efficient way to complement ongoing and existing in-kind assistance. As a result of the findings of this blanket cash distribution pilot exercise, UNHCR will advocate for the further use of MPGs via a targeted and harmonized approach. The following recommendations will be included in future deliveries of targeted cash assistance:**

- Advance information on process, documents required to collect cash as well as the date and time should be provided to the intended recipient of cash - especially to those who have specific needs and cannot make arrangements to collect the cash.
- Information desk/ complaint desk staff need to receive training and clearer procedures for the dealing with complaints to facilitate follow-up; more structure should be given to the queue during the actual distribution (if similar distribution modalities continue).
- Cash distributions should be conducted in close coordination with partners, protection and security staff as well as the relevant Camp-in-Charge and community outreach volunteers on the basis of a Standard Operating Procedure (SOP). A model of close coordination between distribution actors has been adopted and a Standard Operating Procedure (SOP) will act as the key reference point to support all future distributions.
- Cash programming needs to be based on a comprehensive vulnerability framework which is agreed by other partners working on cash distributions. A clear impact from the cash programming should be possible to monitor for the most vulnerable households targeted. Furthermore, this would benefit from having in place a joint task force involving relevant partners and actors to identify and target vulnerable and destitute families. UNHCR will coordinate with the Cash Working Group to harmonize targeting as a lead actor on the targeting task force and on MPG distribution in this regard.
- A considerable portion of the cash spending was reported for basic services that are supposed to be free; therefore, UNHCR needs to explore more on HH expenditure patterns to better understand their priority needs in relation to MPGs.
- UNHCR needs to explore different cash distribution modalities and carry out a cost-benefit analysis to ensure cash distribution is cost-effective.
- A closer integration among cash support and in-kind distributions needs to be developed, as part of a coordinated inter-agency response to target and prioritize assistance—e.g. was the cash spent because they had it or are they spending the cash because there's a gap in what is needed?

## Working in partnership

UNHCR co-chairs a Strategic Executive Group (SEG) in Bangladesh with the UN Resident Coordinator and IOM. The Refugee Agency leads on the protection response for all refugees, and heads a Protection Working Group in Cox's Bazar. UNHCR welcomes its valuable partnership with other agencies (WFP, UN-HABITAT, UNDP) and coordinates the delivery of its assistance with UN agencies and other partners through a number of working groups under the Inter-Sector Coordination Group (ISCG). UNHCR's main government counterpart is the Ministry of Disaster Management and Relief and its Cox's Bazar-based Refugee Relief and Repatriation Commissioner (RRRC). In close cooperation with IOM and UNDP, UNHCR is also providing tangible support to coordination efforts of local government entities in Cox's Bazar, Ukhiya and Teknaf. UNHCR staff work closely with the Camp-in-Charge officials in different refugee settlements, as well as a range of international and national actors. It has a strong network of 23 partners, including:

**ACF** (Action Contre la Faim) | **ADRA** (Adventist Development and Relief Agency) | **BDRCS** (Bangladesh Red Crescent Society) | **BNWLA** (Bangladesh National Women Lawyers Association) | **BRAC** (Bangladesh Rehabilitation Assistance Committee) | **CARITAS BANGLADESH** | **CODEC** (Community Development Centre) | **DRC** (Danish Refugee Council) | **FH** (Food For the Hungry) | **GK** (Gonoshasthaya Kendra) | **HELVETAS** Swiss Intercooperation | **HI** (Handicap International) | **IUCN** (International Union for Conservation of Nature and Natural Resources) | **NGOF** (NGO Forum) | **OXFAM** | **PUJ** (Première Urgence Internationale) | **REACH** | **RI** (Relief International) | **RTMI** (Research Training and Management International) | **SCI** (Save the Children) | **SI** (Solidarités International) | **TAI** (Technical Assistance Incorporated) | **TDH** (Terre Des Hommes Foundation)

UNHCR would also like to acknowledge the crucial role played by the refugees in the response; with over 1,000 volunteers from the refugee community who are often the first responders on the ground. UNHCR and partners have trained and work with safety unit volunteers (SUVs) who support the emergency response, community outreach members who support raising awareness on important issues and in addressing protection risks, community health workers who assist with outreach for health and nutrition, and others who provide further critical support to the emergency response.

## Donor support

The response of the Government and people of Bangladesh is extraordinarily generous. More support is required from the international community to assist the ongoing humanitarian response in Bangladesh for refugees and host communities. Continued political efforts to work for a solution to the situation remain vital. UNHCR is appealing for USD 238.8m (part of its Supplementary Appeal for 2018) in order to respond to the needs of hundreds of thousands of refugees.

Donor country contributions to UNHCR Bangladesh (2017/2018) and unrestricted funding to global operations:



*With thanks to the many private donations from individuals, foundations, companies including Calouste Gulbenkian Foundation, IKEA Foundation, International Islamic Relief Organization Kuwait Finance House, OPEC Fund for International Development, Prosolidar-Onlus Foundation, Qatar Charity, Rahmatan Lil Alamin Foundation, The Big Heart Foundation, The Church of Latter-Day Saints, and UPS Corporate. Special thanks also to CERF.*

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**BANGLADESH  
REFUGEE  
SITUATION**

**JULY 2018**



United Nations High Commissioner for Refugees  
UNHCR, Sub-Office Cox's Bazar, Bangladesh