

Final Narrative Report

MJF Emergency Cash Support
To
Marginalised People under EPR Project
[3rdRound in November 2020]

Submitted to:
FCDO



Manusher Jonno Foundation

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List of Acronyms

BDT	Bangladesh Taka
BIDS	Bangladesh Institute of Development Studies
BIGD	BRAC Institute of Governance and Development
Covid-19	Corona Virus Disease-19
CT	Cash Transfer
EPR	Excluded People's Rights in Bangladesh
FCDO	Foreign Commonwealth and Development Office
GoB	Government of Bangladesh
GRS	Grievance Redress System
GD	General Diary
HH	Household
IGA	Income Generation Activity
LGIs	Local Government Institutes
LGBT	Lesbian, Gay, Bisexual and Transgender
MIS	Management Information System
MJF	Manusher Jonno Foundation
ID	Identification Documentation (for Beneficiary)
NGO	Non-government Organisation
PNGO	Partner Non-government Organisation
PIN	Personal Identification Number
UNO	Upazila Nirbahi Officer (public administration executive at local level)
UP	Union Parishad (lowest tier local government for rural areas)

MJF Emergency Cash Support to Marginalised People Under EPR Project (3rdRound Report)

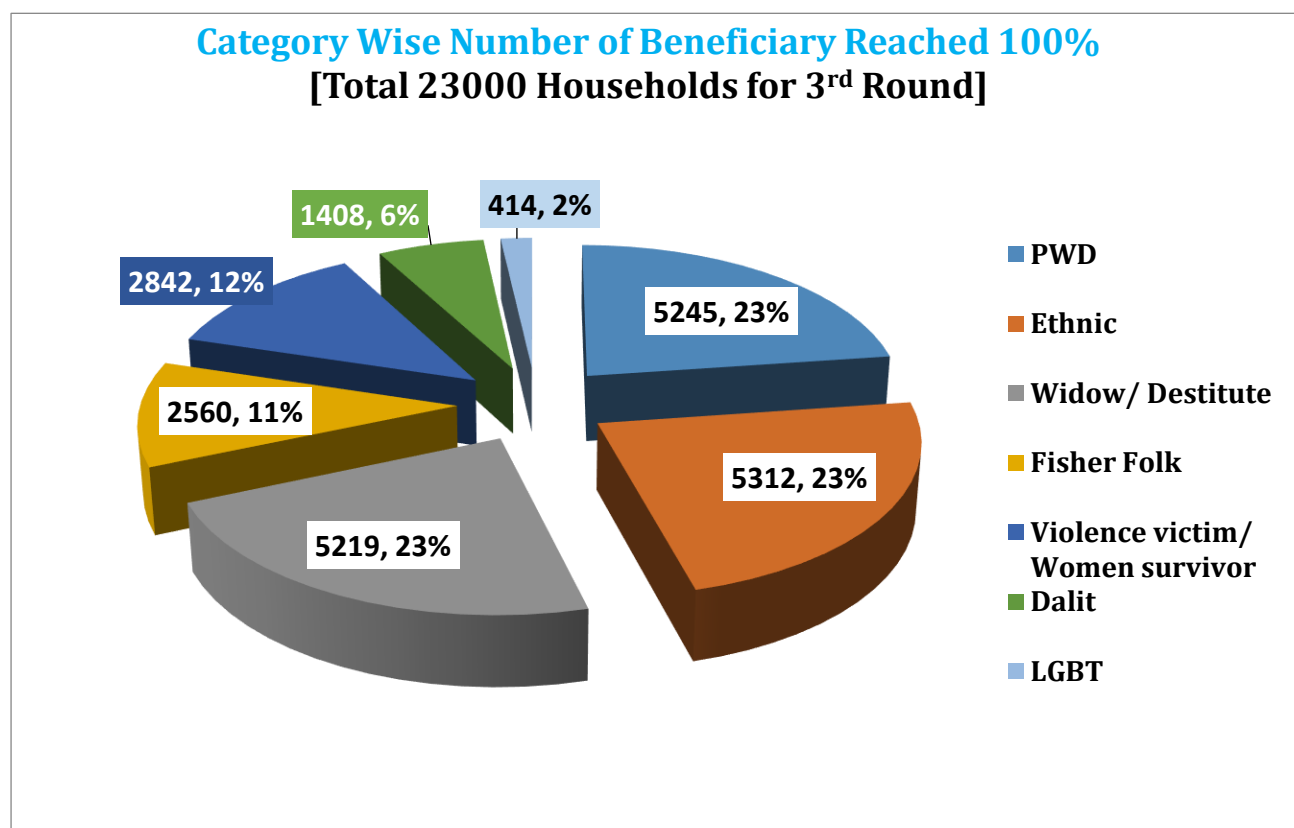
1. Introduction

Manusher Jonno Foundation (MJF) through its 58 downstream partners started emergency cash transfer activity under Excluded People's Rights (EPR) in Bangladesh project supported by UKaid in September 2020. This is the report for the 3rdround emergency cash transfer from November 16 to 24. The plan was to support 23000 Covid-19 affected marginalised households for three rounds in three consecutive months from September 2020. Each household were allocated 2500 taka in each round. With the ending of 3rd round, the three rounds of the cash transfer as planned was completed. After each round of cash transfer, a comprehensive report was submitted to FCDO. This report will be brief, highlighting special features of the 3rd round distribution including some comparative analysis amongst three rounds.

Features of the 3rd round

2. Beneficiary Target Achieved 100%

Total number of beneficiary for the cash transfer is 23000 who were selected from the seven most marginalised categories. All of the beneficiaries were enlisted in the MJF Management Information System (MIS) and tracked by their individual identification numbers. The 3rd round transfer was made against the beneficiaries enlisted for the 1st and 2nd round transfer. However, there were nine deaths during this period, these beneficiaries were old-aged-widows and persons with disabilities. In all cases, cash payment was made to the living members of their family except in one case, payment was made to another group member. This decision was taken by distribution committee and local leaders, because the deceased was a single women with no living family member. All death cases were documented and the payments were made in presence of local committees.



3. Expenditure (Financial) Target Meets 100%

- Entire allocated amount for the 1st, 2nd and 3rd round was transferred to 58 partners for disbursement to beneficiaries. Like previous two rounds, the 3rd round emergency cash support was delivered to 23,000 x 2500= 57,500,000 BDT. Each beneficiary household received Tk. 2500x3 times = 7500 BDT. Total amount for the three rounds is Tk. 7500 x 23000 = 172,500,000 BDT. Which means that 100% financial target for the three rounds of cash transfer has been accomplished.
- Master roll or acknowledgement from all 23000 beneficiaries for three rounds have been received and preserved by respective partner NGOs as payment evidence. Two images, one of each category, are given below as ready reference.
- The cost incurred for physical and phone verification, local travel, stationeries, printing and photocopying has been charged to EPR Project regular budget. No additional staff or support cost was needed for cash transfer purpose.

Sample of Cash payment master roll and Mobile money transfer acknowledgement

মানুষের জন্য ফাউন্ডেশন -ইপিআর প্রকল্প নগদ প্রদান

কোভিড-১৯ মহামারীর কারণে ক্ষতিগ্রস্ত প্রান্তিক জনগোষ্ঠীর মধ্যে জরুরী অর্থ সহায়তা কার্যক্রম

নগদ অর্থ গ্রহণের মাস্টার রোল

বাস্তবায়নকারী সংস্থা: পিপলস ওরিয়েন্টেড প্রোগ্রাম ইমপ্রুভমেন্টেশন (পিপি)

জেলা: কিশোরগঞ্জ উপজেলা: কিশোরগঞ্জ সদর ইউনিয়ন: বিদ্রাটি বিতরণের তারিখ: ১৭.১১.২০২০ খ্রি:

ক্রমিক নং	আইডি নাম্বার	অর্থ গ্রহীতার নাম	ঠিকানা	গ্রান্ট টাকার পরিমাণ	অর্থ গ্রহীতার স্বাক্ষর/ চিপ সাই	বিশেষ বিবরণ (প্রয়োজনে)
০১	19290000317	Rabia	Vill- Atkapara, Ward no-05	২৫০০/-	রাবিয়া	
০২	19290000470	Jubeda Akhter	Village: Jogirkhali, Ward no: 6	২৫০০/-	জুবেদা	
০৩	19290000500	Rasuna Begum	Village: Binnati, Ward no: 5	২৫০০/-	রাসনা	
০৪	19290000502	Khaleda Begum (Alpina)	Village: Binnati, Ward no: 5	২৫০০/-	খালেদা	
০৫	19290000527	Modina Akter	Village: Kuttagar, Ward no: 3	২৫০০/-		
০৬	19290000534	Haowa Akter	Village: Kuttagar, Ward no: 3	২৫০০/-	হাওয়া	
০৭	19290001366	Hosna Begum	Vill- Danail, Ward no-02	২৫০০/-		
০৮	19290001371	Mst. Sabikunnahar	Vill- Danail, Ward no-02	২৫০০/-	ছাবিবুন্নাহার	
০৯	19290001426	Mst. Jarana Khaton	Vill- Awliapara, Ward no-07	২৫০০/-	জাানা	

অর্থ বিতরণ ও পর্যবেক্ষণকারী দলের সভাপতি:

স্বাক্ষর: *আবুল কালাম আগ* স্বাক্ষর: *চন্ডি রানী সরকার* স্বাক্ষর: *জিয়াউল আলম*

নাম: মো: আব্দুল উকিন নাম: চন্ডি রানী সরকার নাম: মিয়া মুহাম্মদ ফাইজুল ইসলাম

পদবি: সভাপতি পদবি: সদস্য পদবি: বিল্ড ক্যালিফিকেশন

সংগঠন: ইউনিয়ন নারী ও কিশোরী সংগঠন: ইউনিয়ন নারী ও কিশোরী সংগঠন: পপি

অধিকার সুরক্ষা কমিটি অধিকার সুরক্ষা কমিটি অধিকার সুরক্ষা কমিটি

Md. Jakaria Finance & Admin Officer POPI-ECATTO Project Battrish, Kishoreganj.

Md. Faridul Alam Project Coordinator POPI-ECATTO Project Battrish, Kishoreganj.

Digital Payment

Manusher Jonno Foundation-EPR Project

কোভিড-১৯ মহামারীর কারণে ক্ষতিগ্রস্ত প্রান্তিক জনগোষ্ঠীর মধ্যে জরুরী অর্থ সহায়তা কার্যক্রম

Money Receipt through Mobile Transfer

Implementation Organization: Mukti Foundation

District: Khulna Upazila: Koyra Union: Moharajpur Cash distribution date: 16.11.2020

Special Instruction: Recipient will pay Mobile transfer fees.

Sl.	Beneficiaries ID No.	Name of Cash Recipient	Word	Village	Amount	Mobile Transfer ID	Signature/Thumb Impression
1	4715372568666	Minati Das	02	Motbari	2,500/-	70N6wMKK	<i>মিনাতি</i>
2	4715372568674	Kajol Das	02	Motbari	2,500/-	7KG87249HW	<i>কাজল</i>
3	4715372629300	Fatema Begum	02	Motbari	2,500/-	7KG652376C	<i>ফাতেমা</i>
4	4715372181112	Fajila Begum	02	Motbari	2,500/-	7KG6725870	<i>ফজিলা</i>
5	4715372181121	Khuku	02	Motbari	2,500/-	7KQ1T2401	<i>খুকু</i>
6	4715372568885	Muslima	02	Motbari	2,500/-	7KG0520624	<i>মুসলিমা</i>
7	4715372182208	Jahanara Begum	07	Antobunia	2,500/-	7KG8520624	<i>জাহানারা</i>
8	4620907602	Rebeka Begum	07	Antobunia	2,500/-	7KG6520624	<i>রেবেকা</i>
9	4795124448985	Lavli Begum	07	Antobunia	2,500/-	7KG8520624	<i>লাবলি</i>
10	4715372610249	Halima Begum	07	Antobunia	2,500/-	7KG8520624	<i>হালিমা</i>
11	4715372622738	Rabeya Begum	09	Shyamkhali	2,500/-	7KG8520624	<i>রাবেয়া</i>
12	8654348856	Rojina Begum	09	Shyamkhali	2,500/-	7KG8520624	<i>রোজিনা</i>
13	1989871863400101	Montaj Begum	09	Shyamkhali	2,500/-	7KG8520624	<i>মন্তাজ</i>
14	4715372643985	Halima Begum	01	Deulia	2,500/-	20201358777	<i>হালিমা</i>
15	4715372631731	Nobisa Begum	01	Deulia	2,500/-	7KG8520624	<i>নবিসা</i>
16	4715372631744	Sobron Bibi	01	Deulia	2,500/-	7KG8520624	<i>সব্রন</i>
17	4715372631723	Amena Begum	01	Deulia	2,500/-	7KG8520624	<i>আমেনা</i>
18	4715372639514	Sorbanu Begum	01	Deulia	2,500/-	7KG8520624	<i>সরবানু</i>
Total Taka:							

Verified by:

Signature of data collector: *আবুল কালাম আগ* Name: Md. Abul kalam Agad Designation: Project officer

Signature of data verification: *জিয়াউল আলম* Name: Joseph Mondal Designation: Project Coordinator

4. MJF Cash Support Reached Excluded Households

MJF started cash support in September 2020, while Covid-19 broke out in March-April in Bangladesh. The ensuing lockdown to contain the virus resulted in loss of livelihoods such as job loss, shut down of petty and small business and therefore inability of people from low income and marginalised community to meet their basic requirements. State and non-state agencies and individuals tried their best to support the affected people. Government offered extended social safety-net support and stimulus packages. Nevertheless, many remained excluded from these support. Several studies mentioned that nearly two third Covid affected poor people remain excluded; amongst them most belong to marginalised sections of society. Referring to BIGD-PPRC study, the Daily Star, reported in its 2 November 2020 issue that '61% Poor received no support despite income loss during Covid'. In view of this situation, MJF's Cash Transfer programme selected those excluded people. Based on agreed criteria. The selection criteria are: beneficiary must belong to one of the seven marginalised groups, viz.- person with disabilities, Dalit, ethnic minority, etc. In addition, there were de-selection criteria, which excluded households under government safety-net program or received cash support from other sources during Covid-19 period. MJF has strictly maintained cash transfer beneficiary selection in compliance of those selection and de-selection criteria.

# of total HHs in the 10 sample wards	# of total poor and marginalised HHs (PMH) in 10 Wards of 10 Unions	# of categorically marginalised HHs	# of HHs under Gov't Social security Programme- those were deselected	# of HH received other Cash Support during Covid period- those were deselected	# of PMH were left out during Covid period MJF Cash Support were eligible {f=C-(d+e)}	# of PMH selected and received MJF Cash Transfer
a	b	c	d	e	f	g
6069	2887	584	246	130	208	68
	47.57%	9.62%	42.12%	22.26%	35.62%	11.64%

The assessment conducted in the EPR cash transfer working area - 10 wards of 10 unions under 10 upazilas of 10 districts. Total households of these 10 wards are 6069. Of them 2887 (i.e. 47.57%) households are from poor and marginalised. Amongst them, 584 (9.62%) households are poor but also categorically marginalised (PMH) such as- person with disabilities, widow & destitute, ethnic minority, *Dalit & Harijan*, fisher folk, violence victim & women survivor and gender diverse people (LGBT). It has found that 246 out of 584 (i.e, 42.12%) marginalised households have are getting government social security support and 130 households (22.26%) received or enlisted for Covid cash support from government or other agencies. MJF cash transfer has excluded those two types of households from cash transfer beneficiary list as the rest PMT households who were left out from any support during Covid period; they were the most needy and best eligible for any further support in those communities. Due to the process followed, MJF is confident that cash transfer reached excluded people.



5. EPR-Cash Support Appreciated by Citizens and Stakeholders

Covid support provided by government or others which started in April, was discontinued by June. No mentionable public or private support was continued after that period for the poor and marginalised people affected by Covid-19. Moreover, the support received was inadequate such as 5 to 10 kg rice or Tk. 500 which was inadequate for survival of a family.

MJF-EPR support started in September 2020, which was effective and appreciated as expressed by beneficiaries and stakeholders. It was the time when they most needed the support as no other assistance was available for them. Moreover, the support package, Tk. 7500 in three months, was adequate to meet their daily needs. Local public representatives and administrators said that Tk. 7500 was the largest amount and most effective support provided during Covid period. They encouraged beneficiaries to save a portion of the money to utilize in income generating activities.

Statement of a UP Chairman

Mr. Saiful Islam Rone, Chairman of Vabanigonj Union, Lakshmipur said, "The poor people of my union have greatly benefited by this money. The amount of the cash support is good enough for a small poor family for doing something for long term income generation. We also appreciate the selection process; all selected beneficiaries are very poor. It was hardly possible for such an accurate selection by the UP alone. Many thanks to NRDS and MJF."

Statement of a Deputy Commissioner

Seeing mobile cash transfer process- documentation, checking and validation process, taking acknowledgement, in a distribution point under Sreepur Upazila, Dr. Ashraful Alam, DC, Magura District thanked WAVE Foundation, MJF and UKaid for taking the initiative for the poor and marginalised community. Appraising digital transaction process, he mentioned that it would be useful for ensuring transparency and accountability of the service delivery institutions. He also appreciated Loak-Morcha, citizen support group under EPR project, for their impartial role and assistance to LGIs and communities.



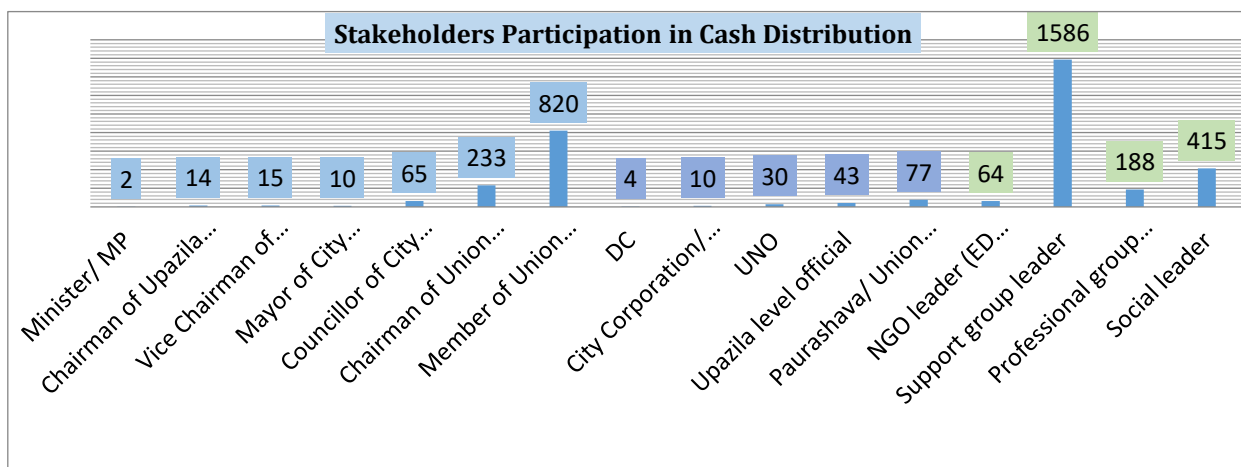
S.M. Jaglul Haider, Hon' MP-Satkhira-4 in Cash distribution with MJF-LEDARS Project



UNO of Dimla Upazila and Executive Director of NGO Pallisri in cash distribution

6. MJF Cash Transfer Impressively Vibrated Stakeholders

The status in below chart portrays how stakeholders of different types and levels have participated in the cash distribution process. It was seen that political leaders, public representatives, local government office bearers, local administrators and other public officials, civil society members have participated in the distribution process. Local level civil society members had the highest presence (2253 persons) followed by local elected officials (1152 persons) and employed officials (164 persons); both remain in close touch to communities. Although, many stakeholders had participated in different distribution spots, project had cautiously maintained no mass gathering at all. Some visitors gave short speech and discussion with small groups at the cash distribution points.



Some distinguished stakeholders appreciated the package of support mentioning that Tk. 2500 distributed in three consecutive months was most effective for a poor family to overcome starvation and income loss shock as well; no other support which was provided in their area was planned in such way as most were one shot disbursement. Some stakeholders commented 'beneficiary selection process' as the best. Others appreciated the cash delivery process such as flexibility of both mobile transfer and physical transfer.



DC of Magura District is in cash distribution at Gayeshpur Union of Sreepur Upazila under MJF-WF Project



Chairman of Umar Majid Union, Rajarhat, Kurigram in Cash distribution under MJF-MJSKS Project

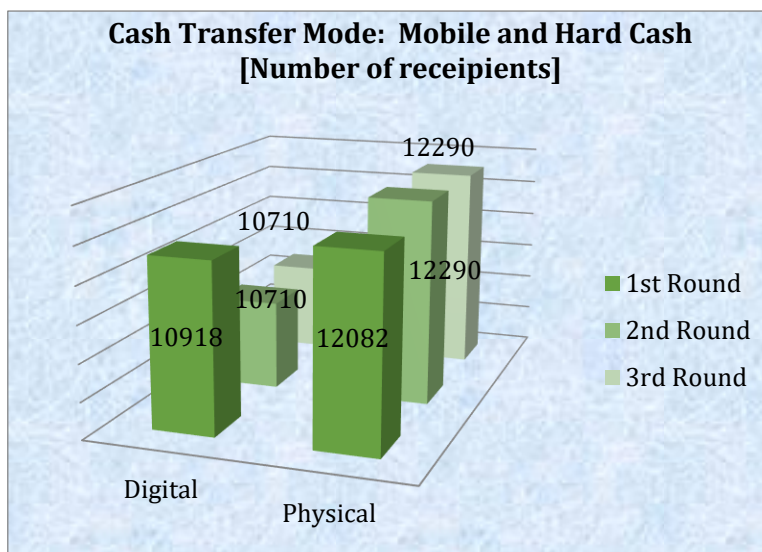
7. Most Marginalised Community Preferred Physical Transfer

In the 1st round transfer, 10,918 beneficiaries received cash support through mobile money transfer, which was 47% of the total beneficiaries, and the rest of the beneficiaries 12,082 (53%) were reached by physical cash transfer. In the 2nd round, target for mobile transfer was 10918 beneficiaries, whereas it could reach 10710 beneficiaries, which is 46.56%, i.e. slightly lower than the target. Cash transfer mode had to be shifted for 208 beneficiaries from digital to physical transfer due to not remembering PIN-code and incapacity of maintaining its confidentiality by beneficiaries. These beneficiaries were from elderly women and persons with disabilities categories.

In some cases, the mobile phones were found inactive during cash delivery. After several attempt to connect to those phones, the beneficiaries were contacted physically and transferred money directly by hard cash. In such cases physical transfers were done in presence of the distribution committee and acknowledgement from all beneficiaries were taken.

Two beneficiaries, one in the 1st round and the other in the 2nd round, lost Tk. 2500 each after transferring to their mobile, falling victims to hacking of mobile pin code. In both cases, partner NGO grievance committee tried several ways to recover the money but have not been successful as yet. General Diary at local police station have been registered. These two issues were highlighted in previous reports in detail as case-story.

Since cash transfer beneficiaries are mostly from marginalised category with low level of mobile using orientation and can hardly can read mobile messages even if it is in Bangla, most PNGOs and distribution committee members opined that physical transfer was hassle free and therefore preferable. Due to beneficiary's' mobile remaining dysfunctional during payment time, PNGO's had to spend extra effort to connect to that beneficiary. Conversely, local citizen support groups were active at every cash distribution points that the physical cash transfer was done very smoothly.



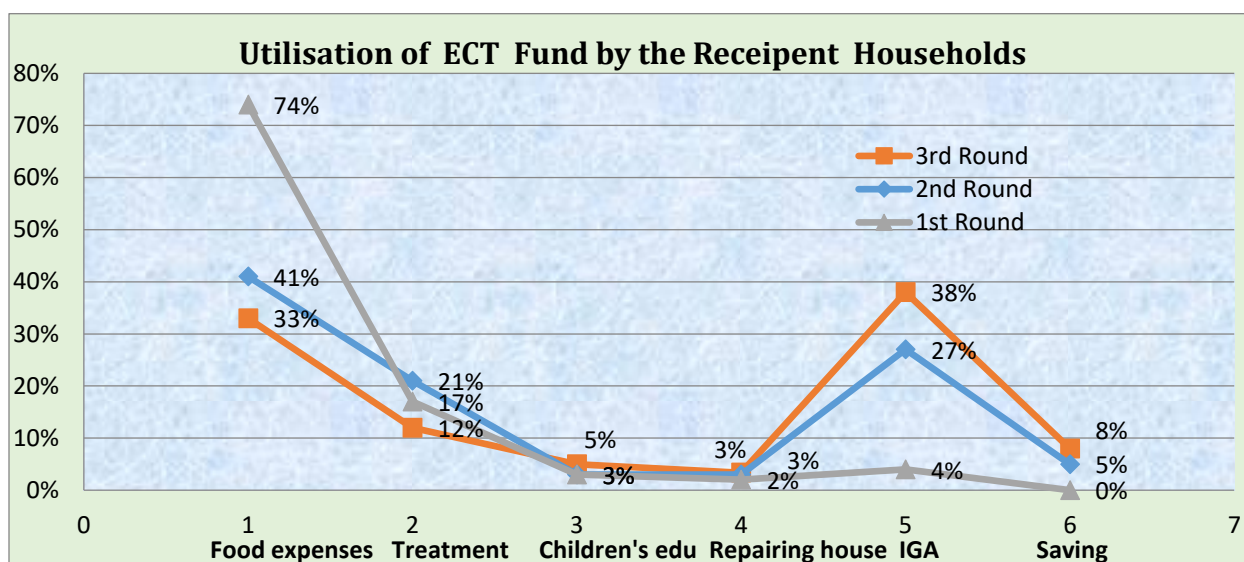
Cash Support Shows Disabled Women Hope to Live

Ratna Khatun, ID- 19283000541, a disabled and abandoned woman of 33 years lives in the village of Shoilgari of Mominpur Union under Chuadanga sadar in Chuadanga at her father's house. She was not only helpless but also jobless. She received skilled development training on tailoring for three months but had no money to purchase a sewing machine. She went door to door to collect some money to buy a sewing machine but nobody helped her. At that time, when Corona lockdown started, she and her siblings faced starvation and less food for many days. By the MJF-PSUS cash support, she received Tk. 2500 for three times; she bought food and a sewing machine, some cloths and has started sewing cloths and selling them in her community. Her dream is to open a shop in the local market. She has expressed her deep satisfaction and gratitude for the cash support.



8. Trend of Using CT Money Increased for IGA and Savings

In order to understand how beneficiaries were spending their money, a small purposive study was conducted by taking 70 respondents randomly selected from 405 cash transfer beneficiaries of 14 LGIs. Among 70 respondents 39 (56%) were widows, 14 (20%) were Dalits and 17 (24%) were persons with disabilities. They were asked about how they had utilized the money that they received by the two rounds of cash transfer in two months, i.e. September and October 2020. Summary of their responses were- for 1st round fund, 52 out of 70 (i.e- 74%) spent for purchasing staple food, 12 (17%) for medical treatment, 2 (3%) for child tuition fees, 1 (1%) for repairing house, 3 (4%) for Income Generation Activity (IGA) and none for saving.



For the 2nd round fund, 30 (43%) spent for purchasing staple food, 16 (23%) for treatment, 2 (3%) for child tuition fee 2 (3%) for repairing house, 16 (23%) for IGA and 4 (6%) for saving.

The response summary shows that beneficiaries' expenditure for food has decreased from the 1st round to the 2nd round by 58%; whereas, their spent increased more than 6 times (667%) for the purpose of IGA and savings.

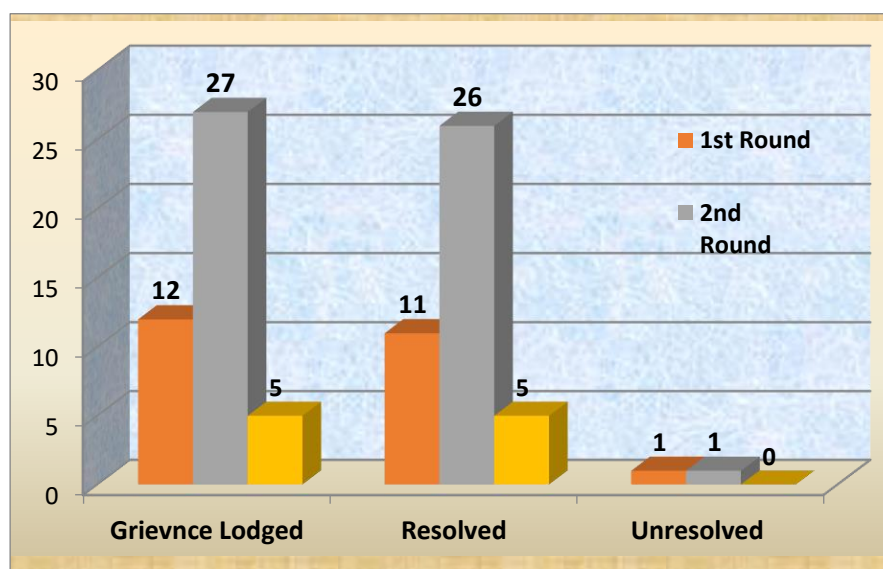
The study revealed that 'beneficiaries are using cash grant for their IGA and savings with an increasing trend' which has had happened mainly because of two reasons- one is, monthly payment nature of the cash allowance and the other is 'amount of each transfer' which is substantial for such poor and marginalised families. During interview, they were candid in saying that they use the money given in the 1st round for buying staple food- rice, wheat, potato, etc. and the 2nd round money they will start some form of IGA even if they need to take less for their daily diet. Many of them had taken these grants as an opportunity for their survival in the long run. Therefore, they bought chicken, ducklings, goat-kid for rearing and some were planning for winter vegetable cultivation. In other ways, these findings infer effectiveness of the cash transfer program that MJF-EPR Project has initiated.

9. Grievance Reduced Significantly in Final Round of Cash Transfer

A total of 549 Grievance Redress Committees (GRC) had been active in MJF-cash transfer areas under 38 districts including one GRC at MJF. Total 44 grievances were lodged in three rounds; 12, 27 & 5 in the 1st, 2nd and 3rd round respectively. All the complaints were, documented, investigated immediately and necessary steps taken for quick redressing.

42 grievances were resolved except the two; one was in the 1st round and the other was in the 2nd round. Both unresolved cases were on snatching money after cash transfer via mobile money transfer. The two victim-beneficiaries were shifted to physical

MJF introduced a three-tier grievance redress mechanism to address all grievances. The first one is at the Union level – every working Union formed a committee. The second tier committee is at the district office level and the third tier is at the MJF office. These committees are consisted of 3 members and are responsible for recording grievances and complaints, doing verification of complaints if any, and giving direction for redress. Their mobile numbers were circulated to beneficiaries and communities as well. Complaints reached to the committee have immediately been recorded and the local GRC does detail verification and investigation against those. It's a unique process of MJF cash transfer programme that builds citizens' trust on the programme and overall transparency and accountability mechanism.



transfer for later rounds of cash support.

In the 1st round, most grievances were on selection process – why someone was selected but I wasn't; however, in later two rounds, grievances were mostly on mobile lost, pin number forgotten, someone demanded money saying his/her contribution in enlisting the beneficiary for this support.

GRC's quick action brought money back to an owner

Suratun Nesa, ID # 19284002266, Mobile # 01758031863, Village: Pachkahonia, Union: Dainna, District: Tangail was enlisted as CT beneficiary through Bkash mobile transfer. Her 3rd round cash amount, Tk. 2500 was transferred to her mobile account where from she had received 1st and 2nd round payment. After confirmation of her transaction, her photograph and acknowledgement were taken. However, on next day, while she wanted to cash out money from a local agent, she couldn't; since the balance of the account showed zero. Suratun Nesa was very confident that she did not share pin-code to anyone. She lodged a complaint and local GRC (Grievance Redress Committee) had taken immediate action for the incident. They contacted with the agent and central Bkash office as well. By checking documents, it was identified as technical mistake done by the local agent and afterwards, the beneficiary received her money.

10. Cash Transfer has Augmented Respect to Women at Home and in Society

Different studies revealed that around 70% poor and marginalised families, both in rural and urban areas of Bangladesh, have faced severe food-related distress which was caused by inadequate income during Corona pandemic. The survey also pointed out that nearly half of those families were surviving by borrowing money from multiple sources such as relatives, neighbours and microfinance agencies. Some of them are also taking money as advance wages from potential future employers, which in turn will cause them to lose income during the peak employment time. The situation was worse for women headed and indigenous families. After getting EPR Cash support, many families have come out of their difficult situation.

Debu Rani Biswas, ID-19254007408, Village-Khashiara, Union- Kadirpara, Upazila-Sreepur, Zila-Magura

Being a homeless-widow, I used to live with my daughter's family. My daughter and son-in-law work as mason. I assist them in their work, like-preparing lime for white-washing. However, they hardly give value to my contribution. After getting MJF cash support, Tk. 7500 in three rounds, they have started taking care of me. I think my respect to them has reached to highest ever after departing of my husband.

Cash Support Saved My Honour in the Society



Sama Marma, a widow mother of three children has no land other than a homestead. It has been seven years her husband passed away. Since then she has been struggling for her children and herself. Till now, she has not included to safety net programme and it is under process with the effort of Assistance for the Livelihood of the origins (ALO) under the guidance of 'Manusher Jonno foundation' (MJF). She has a 14 years old disabled girl child who is "hearing-impaired". She could not be enrolled to any school programme. Although Sama's life is full with variety of sufferings, struggling but she never gave up hope.

Sindhuk chari union is a one of the remotest union of Guimara Upazila under Khagrachari District and Bash para Village is 3 km away from Sinduk chari Sadar. Sama Marma is habituated in this para. Sama Marma used to collect fire- wood and sell them in the market. During Covid-19, demand for fire-wood decreased and frequently she was failing to sell woods in the local market. She and her family fell in to

food crisis. She could not manage alternative earning and had to borrow Tk. 1500 to meet cost of foods and their daily needs.

While we were interviewing, she said that after receiving 1st round cash support, she bought rice and repaid a portion of her of her debt. With the 2nd round cash support, she bought a-half bundle of CI for repairing the roof of her house and a few chicks for rearing. She had planned to buy some food- rice and pulse with the third round cash support and some more chicks to start IGA.

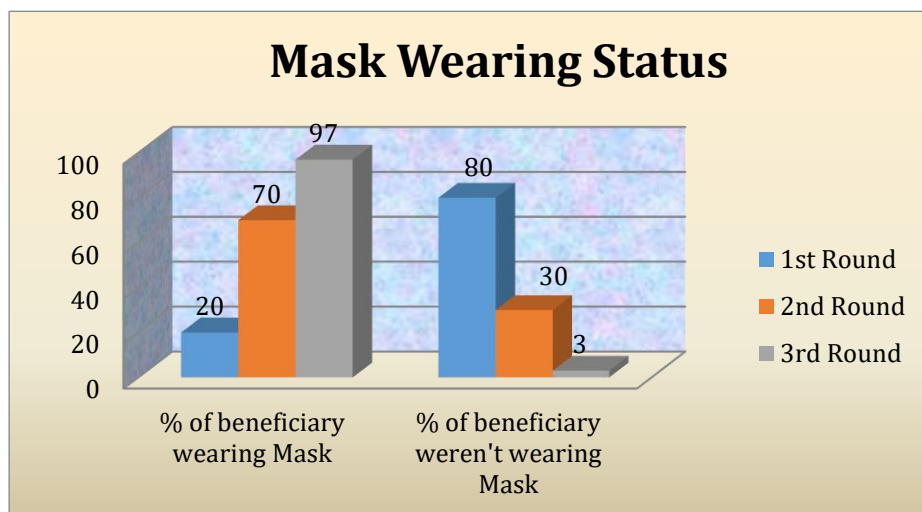
With deep emotions, she told "I will never forget the day when I received the first cash support from you. It has supported not only to get rid of my family from starvation but also saved my honour- to get rid of the debt."

Mst. Nargis Begum, Village: Saghatia, Kahalu, Bogura

I am extremely happy having this money Tk. 7500. I had been working in my neighbour Yusuf's hotel with the condition of getting three meals daily; nonetheless, I had lost that of my survival opportunity as the hotel was closed during Corona outbreak in April. I had been in a challenge of survival to arrange only some rice for myself and for my son. After taking cash support from Light House, partners NGO of MJF-EPR project, I bought some rice and other essentials. Rest of the money I have invested to the Yusuf's hotel to start again. Now, people know me as the owner of the hotel. I take money from the customers for my service. My respect is now so high to the customers and my neighbours.

11. Beneficiaries Increasingly Practicing Covid-19 Health Messages

Making people aware on Covid-19 health messages and instructions has been one of the agenda of MJF's EPR-Cash Transfer. This was specifically included in the policy guideline; accordingly the partner organisations were motivated to display and describe some key messages on Covid-19 safety practices at the cash distribution points. Partners have taken these instruction sincerely and followed it at the distribution points. In the 1st round of cash distribution, it was observed that around only 20% beneficiaries were wearing mask despite instructions to come wearing mask. Some had masks with them but didn't wear. However, during first cash transfer



they were well briefed about importance of using mask and washing hand, maintaining social distance to be safe from Corona Virus infection. As a consequence, it was observed in the 2nd round, 70% beneficiaries came to distribution point wearing mask and in the 3rd round, it was 97%. Only 3% of the beneficiaries came in the distribution points without wearing masks. PNGOs and citizen support group members have arranged masks for these participants those beneficiaries didn't wear masks. However, some other people- accompanys, spectators were there without mask.

The Cash transfer distribution committees are committed to continue dissemination of Covid-19 safety messages in the next rounds of cash transfer and beyond.



12. One of Four Marginalised Still Remain Unattended from any Support

We have undertaken an assessment in the EPR cash transfer working area - taken 10 wards of 10 Unions under 10 upazilas of 10 districts. Number of total household of these 10 wards are 6069. Of them, 2887 (i.e. 47.57%) households are of the poor and marginalise. Amongst them, 584 (9.62%) Households are poor but also categorically marginalised (PMH) such as- person with disabilities,

# of total HH in the wards (assessed 10 Wards)	# of poor and marginalised HH (PMH) in the ward	# of categorically marginalised HHs	# of HH under Gov't Social security Programme	# of HH received Cash Support during C-19 period	# of PMH received MJF Cash Transfer	# of total PMH received support during C-19 period	# of PMH left over
6069	2887	584	246	130	68	444	140
	47.57%	9.62%	42.12%	22.26%	11.64%	76.03%	23.97%

Widow & destitute, ethnic minority, *Dalit & Harijan*, Fisher Folk, Violence victim & Women survivor and Gender diverse people (LGBT). The assessment found that 246 out of 584 (i.e- 42.12%) marginalised households have are getting government social security support and 130 households (22.26%) received or enlisted for Covid cash support from government or other agencies. Two points are to be specially mentioned here that (i) Covid related support considered more than Tk. 1000; one shot food support, like- 5-10 KG rice or small monetary assistance less than Tk. 1000 was ignored for the assessment, and (ii) 42.12% marginalised households are receiving government social security support looks higher than that of other relevant studies, which happened because of EPR project intervention to include marginalised people to public services. 68 (11.64%) Households deprived of the support mentioned above received EPR-MJF Cash transfer. All these supports including MJF cash transfer covered 76.03% of the total marginalised households. That includes 24% poor but marginalised households still out of any support although their income and livelihood have been significantly affected by Covid pandemic.

13. Challenges/Obstacles & Ways to Overcome

Issue Raised	Steps Taken to Overcome
Electricity failure during Cash distribution	Due to fire breaking out in the Power Plant, electricity supply had been stopped in Sylhet city and adjoining areas when cash distribution started in November on 16-22 as scheduled. Mobile network was also stopped during that period. It was threatening for timely accomplishment of mobile money transfer and their reporting, as electricity re-supply time was uncertain. PNGOs have, immediately, rescheduled their plan- kept mobile transfer stopped for those areas and re-scheduled distribution activities in the other areas. They accomplished physical cash transfer plans at that time. The problem was resolved after three days; however, it did not take much delay because of their alternative action.
Some pregnant women, old aged and sick beneficiaries could not reach to cash delivery spots on the scheduled day	Special arrangement was done for those pregnant and sick beneficiaries to reach money at their home.
Some beneficiaries, specially of the youth and gender diverse group, were out of the area during distribution	In some cases, distribution schedule was deferred for them and in some other cases where payment mode was digital, acknowledgements were taken from such beneficiaries conveniently later.

14. Learning

Experience	Explanation	Conclusion
During phone verification some beneficiaries response untrue	In some cases, when beneficiaries were asked about their payment they gave false information, even though they had received cash transfer money twice. But, in face to face meeting with them, they acknowledged receiving money. The reason behind such false response was fear of exclusion from future support (mostly) and not to let the person beside her know that she received money (partly).	Disclosure of the interviewer's identity, rapport building and stating objective prior to questioning about payment is helpful for getting 'true response' from the beneficiaries.
Seeking 'pleasing money' from the CT beneficiaries	Evidences were found that a few beneficiaries were asked for giving some money saying that they had assisted enlisting 'the beneficiary' for the CT support. Some of them who asked for money were local touts who accompany local elected representatives. However, almost all of the beneficiaries refused to give money.	Wider dissemination of the persons and phone number of Grievance Redress Committees and their active role is the key to address and mitigate such incidences.
A few beneficiaries were not in extreme-poor class	Implementing partners have self-identified 18 beneficiaries who meet beneficiary conditions but were comparatively better off than the other beneficiaries surrounded them. Although, this is very negligible in percentage of total beneficiary, which is only 0.08%. The main reasons of such variance happened in a few places are limited communication during C-19 outbreak and inadequate time for beneficiary selection.	Although beneficiary selection process was robust and multi staged, it was hurry. Before final acceptance, sharing again the draft beneficiary list to community would be useful for evading such mistakes.
A few disabled beneficiaries identified beyond selection criteria	Cash transfer Implementing partners have self-identified 49 beneficiaries who were receiving safety-net, especially government disability allowance (AFID), which was one of the criteria for de-selection. During beneficiary selection they hide the information that they were selected for AFID and the PNGOs were unable to cross-check this information because of time constraint and non-availability of the newly selected beneficiary list with the respective local government institution. Although, this is very negligible in percentage of total beneficiary, which is 0.21%, the matter is marked as learning for selection process in future.	All selection and de-selection criteria are similarly important; during beneficiary selection every criterion must be rigorously checked until identifying the right beneficiary. Allocation of adequate staff-time and resources are important.
Budget was restricted for Cash Transfer concomitant activities, like-conveyance for physical verification, etc.	Due to cost curtailment for this year, many implementing partners had budget shortage for meeting necessary cost of phone communication, physical verification and involvement of the local citizen group members. Although, all those were so significant for proper selection of beneficiaries and distribution of cash to them. Partner-staffs had mentioned with discontent that they didn't even offer a light snack to distribution committee members who spend almost full day with them for properly accomplishing cash distribution.	Provision of little expenditure can be supporting for doing thing properly and keeping stakeholders' enthusiasm
Which mode of Cash Transfer is more effective	MJF cash transfer program included both digital and physical modes of payment. Digital payment was allowed to those have own mobile and registered to any mobile money transfer authority. However, since the cash transfer beneficiaries are of most marginalised category with low level of mobile using orientation and they hardly can read mobile messages even it is in Bangla, many of them could not independently use money transfer through mobile and some of them had faced trouble. In some areas, beneficiaries had to spend lot of time for cash out money due to weak mobile network. Getting experience from the situation, MJF partners' staffs and distribution committee members opined that physical transfer was rather hassle free. In case if beneficiary's mobile remain dysfunctional during payment time, they had to suffer a lot for connecting to that beneficiary. Conversely, local citizen support groups were so active at every cash distribution points that the physical cash transfer was done very smoothly.	Physical Transfer is rather convenient for most marginalised people

15. Annex-1

Manusher Jonno Foundation
EPR- Emergency Cash Transfer Activity
List of the P-NGOs, Beneficiaries and Payment for MJF Cash Transfer Programme

Serial	P-NGO	Approved # of Beneficiary HH	Transferred Amount in BDT			
			1 st Round	2 nd Round	3 rd Round	Total
1.	AS	405	1012500	1012500	1012500	3,037,500
2.	CAMPE	300	750000	750000	750000	2,250,000
3.	COAST Trust	502	1255000	1255000	1255000	3,765,000
4.	DW	371	927500	927500	927500	2,782,500
5.	KMSS	411	1027500	1027500	1027500	3,082,500
6.	LH	506	1265000	1265000	1265000	3,795,000
7.	NGO Forum	692	1730000	1730000	1730000	5,190,000
8.	NRDS	556	1390000	1390000	1390000	4,170,000
9.	NSS	332	830000	830000	830000	2,490,000
10.	PRIP	336	840000	840000	840000	2,520,000
11.	SAINT-Bangladesh	261	652500	652500	652500	1,957,500
12.	WAVE	395	987500	987500	987500	2,962,500
13.	ABALAMBAN	260	650000	650000	650000	1,950,000
14.	ABF	400	1000000	1000000	1000000	3,000,000
15.	ALO	220	550000	550000	550000	1,650,000
16.	Ambala Foundation	375	937500	937500	937500	2,812,500
17.	ASHIKA	250	625000	625000	625000	1,875,000
18.	BDO	200	500000	500000	500000	1,500,000
19.	Brotee	220	550000	550000	550000	1,650,000
20.	BSDO	200	500000	500000	500000	1,500,000
21.	CDD	900	2250000	2250000	2250000	6,750,000
22.	CODEC	375	937500	937500	937500	2,812,500
23.	CRP	655	1637500	1637500	1637500	4,912,500
24.	CSID	315	787500	787500	787500	2,362,500
25.	DCPUK	270	675000	675000	675000	2,025,000
26.	DRRA	425	1062500	1062500	1062500	3,187,500
27.	GRAUS	265	662500	662500	662500	1,987,500
28.	HF	230	575000	575000	575000	1,725,000

29.	Hill Flower	220	550000	550000	550000	1,650,000
30.	IPDS	230	575000	575000	575000	1,725,000
31.	Mukti Foundation	290	725000	725000	725000	2,175,000
32.	Parittran	160	400000	400000	400000	1,200,000
33.	PSUS	320	800000	800000	800000	2,400,000
34.	SAMS	160	400000	400000	400000	1,200,000
35.	SDS	200	500000	500000	500000	1,500,000
36.	SWF	160	400000	400000	400000	1,200,000
37.	TUS	220	550000	550000	550000	1,650,000
38.	Uttaran	430	1075000	1075000	1075000	3,225,000
39.	Zabarang	220	550000	550000	550000	1,650,000
40.	ASUS	350	875000	875000	875000	2,625,000
41.	BTS	425	1062500	1062500	1062500	3,187,500
42.	JAGO NARI	150	375000	375000	375000	1,125,000
43.	MJSKS	450	1125000	1125000	1125000	3,375,000
44.	MLAA	425	1062500	1062500	1062500	3,187,500
45.	NARIPOKKHO	425	1062500	1062500	1062500	3,187,500
46.	PLS	450	1125000	1125000	1125000	3,375,000
47.	POPI	425	1062500	1062500	1062500	3,187,500
48.	SKS	425	1062500	1062500	1062500	3,187,500
49.	SUS	425	1062500	1062500	1062500	3,187,500
50.	UDDOG	350	875000	875000	875000	2,625,000
51.	Bandhu Social Welfare Society	400	1000000	1000000	1000000	3,000,000
52.	BGS	341	852500	852500	852500	2,557,500
53.	BYLC	2,490	6225000	6225000	6225000	18,675,000
54.	ESDO	673	1682500	1682500	1682500	5,047,500
55.	FIVDB	929	2322500	2322500	2322500	6,967,500
56.	IED	34	85000	85000	85000	255,000
57.	JSKS	300	750000	750000	750000	2,250,000
58.	LEDARS	296	740000	740000	740000	2,220,000
58	Total EPR-ECT	23000	57,500,000	57,500,000	57,500,000	172,500,000