

## Learning Brief

# SHOUHARDO III Cash Transfer Intervention

Strengthening Household Ability to Respond to Development Opportunities (SHOUHARDO) III is a Resilience Food Security Activity (RFSA) funded by the United States Government through the United States Agency for International Development (USAID) Bureau for Humanitarian Assistance (BHA), with complementary funding from the Government of Bangladesh (GoB). SHOUHARDO III is a five-year program that aims for improved gender equitable food and nutrition security and resilience of the vulnerable people living in the Chars and Haors in the northern part of Bangladesh by 2020. SHOUHARDO III is currently implementing a two-year extension phase until September 2022.

## Cash Transfer interventions under SHOUHARDO III Program

SHOUHARDO III Program participants belong to Poor and Extreme Poor (PEP) House Holds (HHs) in the remote char and haor areas of Bangladesh. These HHs are most vulnerable to economic and natural shocks (like natural disaster). The program has provided conditional and unconditional cash transfers as livelihood support and to recover from natural disaster at different times in the program period. The program followed different transfer modalities for cash transfer. SHOUHADRO III cash transfer interventions are not standalone activities; instead, this is often embedded with many technical interventions of the program to complement the program's activity design. At the beginning, the program provided hand cash (program staff provided cash to the participants). Then program used agent banking for cash transfer to the participants. Later, cash transfer was done through mobile financial services.

**SHOUHARDO III**  
**provided cash support of total**  
**USD 14,869,057**  
**(BDT 1,226,337,145) to**  
**262,411 program participants**

Cash Transfer Activity	Amount Disbursed (USD)
Community Group input support	7,295,260
Youth cash transfer	366,330
COVID-19 cash transfer FY2020 (during 1st wave impact)	2,546,817
Multipurpose Cash Assistance (MPCA) (COVID-19 2nd wave in FY 2021)	693,393
Cash transfer FY19 flood rehabilitation activity (CFW + house repair) participants	1,862,034
Emergency flood response FY2020	79,157
Deep Haor Remote Char – livelihood recovery assistance (DHRC-LRA)	1,688,202
Emergency response FY2021 (river erosion)	16,265
Monthly cash grant to Pregnant & Lactating Women (PLW)	321,599
<b>Total</b>	<b>14,869,057</b>

Table: Summary of SHOUHARDO III cash transfer activities during 2016-2022



# Post Monitoring assessment of the cash transfer activities

The program's Monitoring and Evaluation (M&E) team assessed the impacts of the Deep Haor and Remote Char Livelihood Recovery Activity (DHRC-LRA), Supplementary Cash Support to Pregnant and Lactating Women (PLW) and the Multipurpose Cash Assistance (MPCA) for COVID-19 affected Household. The post-monitoring report was published on February 2022 and some major impacts were observed.



Cash support played an important role in increasing income and building resilience for the program participants. The program supported the participants in developing their business plans and their capacity of doing business. Later, by combining small grants with these interventions, households kick-started or expanded their business. The majority of the cash recipients under the DHRC-LRA intervention utilized the grants as per their business plans.



The program provided supplementary cash support to Pregnant and Lactating Women (PLW) to fulfill their nutritional gap. Most of the PLW cash recipients in the DHRC areas utilized the money to purchase nutritious food like eggs, milk, vegetables, peas, and meat to supplement the nutritional requirement of PLW and children under two.



Multipurpose Cash Assistance (MPCA) supported families to meet their basic needs. Families had lost a portion of their income due to cessation or reduction in the economic activities for the COVID-19 pandemic. MPCA cash recipients utilized the money mostly in purchasing food items.



# Lesson Learned from Cash transfer activities

1

Effective M&E system is required for monitoring and reporting cash transfer activities. M&E database was used to generate initial participants list based on the intervention criteria. SHOUHRDO III M&E team validated the participant's eligibility by physical or telephonic interview and post-monitoring verification.



2

Strong risk management protocol is needed to ensure correct transfer and avoid fraud. As a part of risk management, the program took different measures for community awareness about entitlement, fraud risks, and complaint mechanisms through mobile messages, awareness leaflets and community level discussion. At the same time, integrated participant selection, validation and post-distribution monitoring in the M&E system was also used as security measures.



3

The program participants had questions or queries about their cash transfer status. SHOUHARDO III developed a Hotline Management System as an effective transparency and accountability tool for the program. This is a dedicated mobile number where the participants called to get their cash-transfer-related queries answered. This enabled the program to address the challenges related to cash transfers.



4

The program developed cash transfer guidelines based on the intervention type and distribution method that has been adhered to by the SHOUHARDO III team and its partners.



5

While doing cash transfers as per the Master Program Participant List (MPPL), discrepancies were found in their names as per the National Identification Document (NID) and mobile money account. To address this issue, the program conducted a two-step verification by checking the NID and validating the owner's name with bKash company.







6

Reaching 100% achievement of cash transfer target affected by temporary/permanent migration of the selected participants. The program found temporary and permanent migration of some participants between selection and completion of the distribution. The temporarily migrated HHS who returned before distribution received the transfer money but the permanently migrated HHS couldn't be reached.

7

Mobile financial service is efficient for cash transfer as it reduces the risk of physical cash carrying. It makes the transfer faster as many transfers can be made at a time and the field staff doesn't have to go to remote places for distribution. Also, the time required for advance processing/adjustment for staff and other actions related to cash disbursement was eliminated. However, mobile transfer of money required staff and participants' new knowledge about mobile account opening, money receipt and withdrawal, and the safety/security of the mobile wallet. Not all Poor and Extreme Poor HHs can be reached through mobile money transfer. The program kept an option of hand cash delivery for the most distressed HHs who couldn't open a bksah account such as elderly persons, or single-member HH not having NID.



8

HH's capacity for ICT knowledge through mobile money transactions and problem-solving increased, which led to increased access to the Government's safety net programs. Participants/HH members enhanced their understanding of mobile money transfer by solving bKash account-related problems before cash support through SHOUHARD III program staff and bKash authority. As a result, participants gained knowledge related to mobile banking as an ICT part. This provides an increased opportunity to access different digital services rendered by the government and other non-government safety net transfers (Maternity allowance, Adult allowance, Widow allowance, accessing telemedicine services and other mobile application-based services.)



Abdus Salam from Bogra Para village, Gharialdanga union of Rajarhat Upazila, Kurigram established a 'paan-supari' (betel leaf and nut) business after receiving the DHRC-LRA cash support from SHOUHARDO III. He was running his business using the little profit he earned to fulfill the basic needs of his family. After receiving the second installment of cash support of BDT 3,500 (USD \$40), as well as additional business skills training from the program, Salam decided to expand his business. This time, apart from investing in buying betel leaves and nuts, the cash support opened a new scope to expand his business. The business has now increased in scale and sells vegetables and 'paan-supari' (betel leaf and nut) in the same store. As a result, he is presently earning approximately BDT 4,000-5,000 (USD \$46-58) per day.



SHOUHARDO III's extension phase focuses on facilitating increased access to financial services for the PEP and to markets and market information. The program participants were found engaged in a wide range of income generating activities with assistance from the DHRC-LRA grant, as well as the knowledge gained from trainings. MPCA cash assistance supported the recipients to recover from the loss of income during the COVID-19 pandemic. PLW cash recipients in the DHRC areas utilized the money to improve the nutritional status for the pregnant women and children under two years.



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