



REPORT ON

# IMPACT OF THE EMERGENCY RESPONSE CASH ASSISTANCE PROJECT IN WAKE OF COVID-19, CYCLONE AMPHAN AND MONSOON FLOOD IN 2020

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## Executive Summary

The COVID-19 pandemic lockdown combined with Cyclone Amphan and the severe monsoon flooding of 2020 destroyed the livelihoods of thousands of families and individuals. Many were forced to live in terrible conditions without food, income and shelter. In response, UN Women launched a cash assistance project delivering cash grant support and COVID-19 prevention awareness campaigns to Bangladesh's most vulnerable households. This included women-headed families, persons with disabilities, the elderly, sex workers and transgender persons.

UN Women's post-distribution monitoring verifies that the cash assistance did reduce the impact that the triple crisis of flooding, COVID-19 and cyclone brought to approximately 2322 acutely vulnerable residents in the five most affected districts in Bangladesh. The cash injection immediately relieved the mounting pressure, both in terms of easing gender-based violence (GBV) cases and enabling households to meet simple daily sustenance needs.

## Background

Bangladesh sees climate related disasters on an annual basis. The confluence of COVID-19, Cyclone Amphan and four spells of monsoon flooding in 2020 significantly impacted Bangladesh and its people in differing and devastating ways.

In March 2020, the Government of Bangladesh announced a nationwide shutdown in the form of general holiday; a preventative measure designed to stop the spread of COVID-19. The effects of this were compounded when Cyclone Amphan tore through south-western Bangladesh in May, followed by extreme flooding in the north from July to September. Together, the affected population bore excessive socio-economic burdens.

Cyclone Amphan ravaged the coastal areas of Bangladesh on 20 May 2020 with Satkhira district being one of the hardest hit. The cyclone eroded embankments and destroyed mud houses; fisheries were washed away,

and with them, the livelihoods relied upon by thousands of families.

Just two months prior to Amphan, the COVID-19 outbreak had already brought Bangladesh to a grinding halt. With tens of thousands of coronavirus cases reported and thousands more people losing their income whilst living in disaster-affected areas, the country faced unprecedented challenges.

Though the threat of COVID-19 was still ongoing, the Bangladesh Government relaxed shutdown measures from 31 May 2020. The economy began re-opening and trains and ferries started running again. Despite this, business was not the same and livelihood opportunities remained limited.

Considering the overall situation, UN Women worked in partnership with local women-led CSOs to target life-saving assistance to the country's most marginalised and socially excluded groups. Since 2019, UN Women has been partnering with 56 women-led CSOs to promote gender equality and women's empowerment in humanitarian contexts. These CSOs played a critical role in delivering UN Women's COVID-19, flood and Amphan response.

## Objective

UN Women provided cash-based assistance to the most affected women and marginalised groups. The aim of the cash assistance was to help people meet their immediate basic needs; to mitigate some of the socio-economic impacts of Cyclone Amphan, the floods and COVID-19; and to support the community in complying with the government stay-at-home and social distancing orders. The initiative also sought to increase general awareness of the COVID-19 virus and to alleviate the inordinate impact it has had upon the female population.

## Targeting the Most Vulnerable

The Multi-Sectoral Anticipatory Impact Analysis and Needs Assessment conducted by the Needs Assessment Working Group (NAWG) identified the most vulnerable districts based on five key composite indicators: risk of exposure to COVID-19; demographic and social vulnerability; economic and social capital; and historical disaster vulnerability. Female-headed households were identified as one of the most vulnerable groups in that report. Women, the gender diverse population, sex workers and migrant workers, were identified as the most vulnerable and likely to be affected by COVID-19

at a consultation with the Gender Monitoring Network (GMN).

UN Women and Christian Aid finalised the beneficiary list in consultation with GMN and UN Women partner CSOs that work directly with the target groups. Some 2,322 beneficiaries from Jamalpur, Kurigram, Potuakhali, Satkhira and Khulna were selected in order of need. The overall process was carried out in coordination with the local government authorities. Following the Sphere guidelines, beneficiaries were selected if they were:

- Economically and socially marginalised female-headed households (including widowed, divorced, separated or single women);
- Poor households with a lactating mother, pregnant woman, differently-abled person, elderly person, chronically sick resident or that were child-headed;
- A gender diverse person;
- A GBV survivor;
- Returnee female migrant workers.

1. A network of community-based women's organizations, CSOs, and gender-issue focused NGOs formed right after Bangladesh got stricken by COVID 19 to facilitate exchange of information and tools among network members, to encourage peer support and build joint advocacy efforts to ensure the needs of women, girls and gender-diverse persons, particularly the most vulnerable, are rightly realized and addressed in the National Prevention and response efforts..

## Assistance for those in need

Of the total 2,322 most marginalised people who received the lifesaving cash assistance through mobile fund transfer, 99 percent (n=2309) were female and the remaining (n=13) were gender diverse. The project also supported 130 sex workers. A significant number of the ethnic minority communities (Munda) in Satkhira and Khulna supported under this project did not receive assistance from any other provider. Total indirect beneficiaries were calculated as approximately 11,540 individuals.



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TABLE 1

District	Female	Transgender	Total
Kurigram	539	0	539
Jalalpur	526	10	536
Patuakhali	446	1	447
Khulna	598	2	600
Satkhira	200	0	200
<b>Total</b>	<b>2,309</b>	<b>13</b>	<b>2,322</b>

“ It was becoming difficult for my children to support me due to lack of income in Corona. I was in dire need of this money to buy medicines and food. ”

Asheda 70, widow

Besides the cash assistance, a total of 263,816 individuals received information via SMS on protecting themselves against COVID-19. A further 278,943 individuals received SMS messages on GBV resources. Out of these, 30 percent of these recipients were women while 4 percent (11,983 individuals) were Imams.

Financial aid was distributed via a mobile cash transfer mechanism. Given the pandemic-related mobility restrictions, this phone based cash transfer was very effective. The beneficiaries received the cash in-hand

without needing to leave their homes or wait in queues. The implementing organisations were also relieved from going door-to-door to distribute the cash. This mechanism faced some initial challenges but overall proved to be highly effective under the circumstances.

TABLE 2

Response	Pre assistance	Post assistance
know details of safety measures	<b>32%</b>	<b>83.83%</b>
know little	57%	12.77%
do not know	11%	3.40%
<b>Total</b>	<b>100</b>	<b>100</b>

A significant increase in knowledge of COVID-19 safety and prevention measures was observed in-situ in pre and post-assistance. It's clear that as a result of programme initiatives, the respondents significantly increased their personal awareness of precautions such as mask-wearing, hand-washing and social distancing, as reflected in table 2.



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The local level women's CSOs were essential to the process of selecting the most vulnerable recipients, reaching out to them and delivering assistance in a timely manner. They also effectively mobilised local administrations and communities in the project, avoiding tension over beneficiary selection criteria and the likelihood of a drawn-out implementation process.

The project was successful in its coordination of the CSOs, local government, and the marginalised groups. This collaboration will help establish future favourable relationships for the vulnerable women, especially with socially excluded groups.

## Beneficiary Benefits

The cash assistance could not have come at a more opportune junction in May, as the COVID-19 pandemic reached its peak while beneficiaries languished in the aftermath of the cyclone.

Most of the money given to beneficiaries was spent on food, medicine and house repairs. The average food spend per household was about 1656 BDT, followed by 952 BDT on medicine. Only 37 individuals reported that they spent money on hygiene (soap/masks/menstrual products).

“ I earn hand-to-mouth to feed myself, that’s why receiving this money is really substantial to me at this time of Corona. ”

Chaina, 39, Transgender, Dewanganj, Jamalpur

“ I never received full amount of any cash grant. This time I received the full amount of 3000 BDT just because of the transparency of the donor organisation. ”

Moni Begum 49, Sex worker, Jamalpur

## Challenges Encountered

- Engaging with sex workers and gender diverse people was a real challenge.. The selected sex workers refused to share their personal information (e.g. their NID and mobile number) due to security concerns. After a series of consultations between the CSOs, local volunteers, community members and sex workers, the vulnerable parties were persuaded to provide their NID, but only after receiving the cash assistance.
- Some transgender people live in large communal households. They requested cash support be given to the whole group instead of just a few members. Unfortunately, the project did not have enough resources to support each of the communal members. Local women leaders and volunteers personally met with the group’s leader to help them understand the project’s limitations. This engagement was successful and the leader agreed to help identify those in the household with the highest needs.
- An effect of selecting participants according to their status as vulnerable and socially excluded women meant that many beneficiaries did not have access to mobile financial services. Many had to use mobile fund transfer accounts of their family members and in some cases the participants struggled to redeem the cash from the account owners. Some women were supported to open a mobile fund transfer account of their own with a CSO’s facilitation.
- The country-wide lockdown situation delayed the beneficiary selection process which required travel around the the project areas. Due to the lockdown, in-person monitoring was not possible so timely

analysis became a challenge. CSOs did receive regular guidance and technical support virtually through Zoom and MS Teams. UN Women also made random phone calls to check-in as an alternative to monitoring.

- The local government’s involvement in the project sometimes created problems as they often wanted their supporters to be listed as beneficiaries. However, local women’s CSOs successfully managed to resolve those challenges by taking advantage of their community presence and rapport with local administrations.

## Takeaways

- If target groups are vulnerable and marginalised, the project implementation strategy should be designed with flexibility, as this kind of project often demands a response that goes beyond conventional practices.
- In the digital cash transfer project, provisions should be made for some hard cash distribution. This is important for those who do not have access to formal financial services.
- Anticipatory action must be carried out by local government and CSOs to ensure the existence of a database which lists the most vulnerable groups. This should include differently abled persons, gender diverse people and sex workers. The list should be readily available and regularly updated in preparation for future disasters.
- Adequate time should be set aside in project planning for community mobilisation and beneficiary selection.
- Future projects should think beyond the traditional complaint feedback mechanism to ensure feedback opportunities are easily accessible and user-friendly for the poorest and most vulnerable beneficiaries.
- Coupling cash assistance with awareness-raising messages on gender-based violence and COVID-19 health safety measures proved to be a very effective dual strategy. This could be considered for future emergency response interventions.
- Non-food items, especially menstrual materials, should be distributed to female-headed households in the wake of future emergencies. Bangladesh faces natural disasters on a near annual basis and women-led CSOs are a proven forerunner in elevating the voice of marginalised groups while helping to meet their needs. It is essential that the capacity enhancement programme for these CSOs continues to expand so that they may play a more effective role in forthcoming crises.