



Garib Unnayan Sangstha (GUS)

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**Standard Operating Procedure
(SOP)
For
Cash and Voucher Assistance
(CVA)**

**”CASH IS DIGNITY”
“CASH IS POWER”**

Executive Summary

These Standard Operating Procedure (SOP) for cash and voucher assistance (CVA) programming were reviewed by Garib Unnayan Sangstha (GUS) in November 2018. The SOP outlines the systems, roles and responsibilities, and critical actions for implementing GUS cash- and voucher- based programming. The SOP are designed to:

- ☐ Inform key management personnel of GUS involved in the design, implementation and/or oversight of CVA programs.
- ☐ Document an agreed and accurate procedure to ensure timely, efficient, effective, accountable and safe delivery of GUS' CVA.
- ☐ Ensure clarity within GUS as an organization and across its management, and program, operations and support services teams

This document covers the basic information on:

- Modalities of CVA
- Types of CVA and When appropriate
- Delivery mechanisms
- Roles and responsibilities of different departments in different phases
- Target analysis
- Assessing risks and challenges
- Distribution and reconciliation
- Steps and RACI in four phases of the disaster management cycle: Emergency Response, Early Recovery/Recovery, Long term programming, and Anticipatory Actions.

The intended users of this document are:

- ☐ GUS Governance at all levels
- ☐ GUS Departments, divisions, units, programs
- ☐ Partner Organization
- ☐ Donors

The SOP was developed in consultation with key personnel of GUS and Partner Oxfam in Bangladesh, ELNHA (project) and are in line with the Strategic Plan (2020-24) of GUS.

Document and Version Control Information:

Date of initial SOP approval:	September 2018
Date of SOP revision:	November 2021
Date of approval of revised version:	
Period of validity:	3 years (annually reviewed based on need)

Acknowledgments

We are grateful for the participation of several key stakeholders whose valuable contributions have made this document possible. The document was updated by GUS Movement Cash Working Group along with senior leadership of GUS, ELNHA, with funding support from Oxfam ELNHA project Cash Readiness Program.

Acronyms:

SOP	Standard Operating Procedure	ToR	Term Of Reference
CVA	Cash and Voucher Assistance	MEB	Minimum Expenditure Basket
GUS	Garib Unnayan Sangstha	NDRT	National Disaster Response Team
RACI	Responsible, Accountable, Consulted and Informed	NDWRT	National Disaster WASH Response Team
ELNHA	Empowering Local & National Humanitarian Actors	UDRT	Unit Disaster Response Team
CBI	Cash Based Intervention	UP	Union Parishad
CTP	Cash Transfer Programming	NCWG	National Cash Working Group
MPCG	Multi-Purpose Cash Grant	WFP	World Food Program
CFW	Cash For Work	CBA	Comparative Bid analysis
UCTs	Unconditional Cash Transfers (UCTs)	HCTT	Humanitarian Coordination Task Team
CCTs	Conditional Cash Transfers (CCTs)	P&D	Planning and Development Department
VCVs	Cash for Work (CFW)	BPO	Bangladesh Post Office
FSPs	Financial Service Providers	EMT	Electronic Money Transfer
ATM	Automated Teller Machine	MMT	Mobile Money Transfer
CWG	Cash Working Group	Ops	Operation
Fin	Finance Department	DRMC	Disaster Response Management Committee
Log	Logistics Department	PIC	Project Implementation Committee
Pro	Procurement	CDC	Community Development Committee
CEA	Community Engagement and Accountability	DMC	Disaster Management Committee
PGI	Protection, Gender and Inclusion	SA	Safer Access
HR	Human Resource	CRM	Complain and Response Mechanism
Com	Communication	CBO	Community Based Organization
Prog	Program	GO	Government Office
PME R	Planning, Monitoring, Evolution and Reporting	NGO	Non-Governmental Organization
IM	Information Management	INGO	International non-governmental organization
Audit	Internal Audit	CDC	Community Development Committee
CO	Community Officer	CDMC	Community Development Management Committee
NHQ	National Headquarters	EAP	Early Action Protocol
MoU	Memorandum of Understanding	BMD	Bangladesh Meteorological Department
DM	Disaster Management	FFWC	Flood Forecasting and Warning Centre
DC	Deputy Commissioner	FbF	Forecast based Financing
TWG	Technical Working Group	ICT	Information and Communication Technology
IT	Information Technology	CVAF	Cash and Voucher Assistance Focal
IEC	Information, Education and Communication	HHs	House Holds
MSR	Minimum Security Requirement	DDMC	District Disaster Management Committee
M&E	Monitoring and Evaluation	MRRO	Myanmar Refugee Relief Operation
PDM	Post Distribution Monitoring	CD	Community Development
LGA		V2R	Vulnerability to Resilience
CVA FP	Cash and Voucher Assistance Focal Point	WASH	Water, sanitation and hygiene
FGDs	Focus Group Discussions	CHT-EcoSec	Chottogram Hill Tracts-Economic Security
FAQ	Frequently Asked Questions	PMO	Population Movement Operation
CBI	Cash Based Intervention	MGT	Management

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Background

The GUS has been at the forefront in humanitarian response in aiding communities in various parts of the country who are affected by yearly occurrences of natural disasters of cyclones, floods and landslides. Since floods in 2004, the GUS has been providing cash grants to affected communities as part of Cash Based Intervention (CBI)¹ schemes in relief and early recovery interventions. The most common and relevant response and recovery modalities of GUS are – in-kind distribution and Cash and Voucher Assistance (CVA) for supporting vulnerable people effectively and timely. Based on the situation, especially market functionality, security risk, capacity of local branches, crisis affected people's requirements, GUS takes a decision for which modality of assistance.

To implement effective response, recovery and development program through CVA modality GUS finalized standard Operating Procedure (SOP) on Cash in 2018 though the journey was initiated in 2012. GUS has identified CVA as one of the key priority areas for effective response and to reach vulnerable people timely, which is reflected in the new GUS strategic plan (2020-2024). Based on lesson learned on CVA in 2019, 2020 and self-capacity assessment in 2021 GUS identified the need to revise the existing cash SOP needs to be reviewed. The present version was revised between September and December 2021.

Purpose

The purpose of this document is to provide GUS volunteers and staff across the different departments and GUS NHQs and Units Branches a structured overview of how CVA is designed and implemented. The document is meant to improve the working of a team by giving direction on key roles, responsibilities, and steps to be undertaken to ensure a timely and quality implementation of CVA throughout the project cycle. Moreover, the document is intended to give greater clarity and confidence to team for implementing CVA and ensuring improvement in critical management responsibility regarding response, recovery, and development programs implementation.

Scope

Identifying the area of CVA application and its integration mechanism at various levels of interventions through.

- Facilitate decision making at all levels
- Define role and responsibilities of GUS Departments, Sectors, Units, Programs, and operations at all levels.
- Establish effective coordination with the Government, Movement and Non-Movement partners
- Ensure resource mapping, mobilization, and readiness
- Enhance capacity of staffs and volunteers at all levels

The cash-based operations are referred to as Cash-based Intervention (CBI), or Cash and Voucher Assistance (CVA), or Cash Transferring Program (CTP).
District level GUS branches are referred to as 'Units'

Modalities of CVA

Cash transfers are a provision of money to targeted households or communities. In the Movement, there are different modalities for CVA as follows:

- a) Unconditional/Multi-purpose cash transfer
- b) Conditional cash transfer
- c) Vouchers
- d) Cash for Work

Unconditional/Multi-Purpose Cash Transfers: (MPCG) Unconditional cash transfers are given with no conditions as to how the money should be used. Post-distribution monitoring reports consistently show that almost all recipients make good use of the cash received and paid for their basic needs such as food, health, education, household items and sometime livelihoods activities. Unconditional (and universal) cash transfers are often used immediately at the start of an emergency.

Conditional Cash Transfers: Recipients are required to do something after selection and, depending on the program, before they receive all or part of the cash. For instance, the selected persons may need to attend training before they receive the grant.

Voucher: Commodity vouchers stipulate the items or services for which the recipient can exchange their voucher. Cash vouchers have a specific value and can define a service and an item or a range of items for which the voucher can be exchanged. Alternatively, the voucher can allow the recipient freedom of choice as to what to purchase with their voucher. Combined vouchers (cash and commodity values) also exist. Vouchers can be exchanged in pre-selected shops, with specified traders/service providers or at specifically organized fairs.

Cash for Work: Payment in cash to individuals in exchange for work done generally to build or rehabilitate community or public infrastructures. CFW is a form of conditional cash transfer that generates two-side benefits: workers receive cash that they can use as they wish while the communities or individuals are benefited from infrastructures.

When CVA is Appropriate:

Modalities	CVA is usually appropriate if
Unconditional Cash Transfers (UCTs)	• Organization does not have requirements to recipients to use cash. • Organization typically has an idea of how the money will be spent by recipients. • The market is functional and accessible by the community members • Recipients are allowed choosing exactly which purchases are most critical to them. • Recipients are allowed where and when to spend their received money.
Conditional Cash Transfers (CCTs)	• Organization has requirements to recipients to receive and use cash. • CCTs are typically used to promote a conditional work or trainings. • Organization has to monitor whether the 'conditions' are implemented. • The market is functional and accessible by the community members • Potential recipients are agreed to complete the work as the 'condition'.

Cash for Work(CFW)	• Organization aims at supporting both unskilled and skilled labor for building/repairing community assets/infrastructure. • Organization aims at providing short-term income opportunities to a targeted vulnerable group. • The market is functional and accessible by the community members • Vulnerable groups are currently not actively employed in other activities to earn daily incomes.
Value & Commodities Vouchers (VCVs)	• Organization has concerns over the handling of cash e.g., for reasons of security, corruption, or diversion. • Organization has an assessment on available vendors who provide necessary goods or services to targeted recipients. • Vouchers are allowed for beneficiaries to purchase commodities or services from participating vendors without the use of cash. • Recipients have access to nearly any identified good or service from a vendor participating in the program, there cash voucher is usable. • The market is functional and accessible by the community members • Recipients have access to pre-defined commodities or services that can be exchanged at any vendor participating in the program, there commodity voucher is useable.

The differences between conditions, restrictions, modality vs. mechanism in CVA can be found in Annex-1.

CVA Delivery Mechanisms

There are different mechanisms for transferring cash assistance to the recipients. Delivery mechanisms are-

- 1) Cash distribution through Financial Service Providers (FSPs):
 - Personal Bank account (that can be accessed with an ATM card and cheque)
 - Bank Cheque (to be exchanged at the bank branch)
 - Mobile money transfer (e-wallets in mobile phones)
 - Money transfers through Bangladesh Post office or remittance companies
 - Cash transfer through value Voucher (E voucher or Paper based voucher)
 - Prepaid Card (ATM card loaded with cash but not linked to a bank account)
- 2) Direct cash distribution:

Cash in Envelope directly handed over to beneficiaries by the organization/representative

Roles and Responsibilities

The table below summarizes the main functions and roles of concern on CVA. The Individuals, Sectors, Units, Programs and Departments have different roles and tasks to be performed to execute CVA successfully. These are the key and core roles, however based on the context and situation of field additional roles may apply or as for decision of GUS Management at all levels.

CVA Stage	Roles for CVA	Functions											
		CWG	Fin	Log/Pro	CEA/PGI	HR	Com	Prog	PMER/ IM	Audit	MGT	CVA FP	Unit
PREPARED	Management of the process to assesses needs, appropriateness, and feasibility of CVA, selecting the most appropriate CVA modality, delivery mechanisms and ensuring good quality program design.	S	S	S				L			S	S	
	Establish financial criteria, identifies third parties / transfer companies (financial intermediaries) to be approached, evaluates financial criteria, and approves third parties selected through the tender process in compliance with GUS financial procedures	S	S	L			S	S			S	S	
	Support the design of financial reporting and reconciliation system at the program design stage	S	L					S				S	
	Review any audit clauses in the Memorandum of Understanding (MoU) / agreements made with CVA providers, where there are specific donor audit requirements on CVA	S	S					S		L	S	S	
	Conduct financial service providers’ capacityassessment.	S	S	S				L				S	S
	Provides support to on-going fundraising and partnership efforts including mapping of stakeholders/ donors for fund raising resource mobilization and partnership on CVA	S	S				S				L	S	
	Ensures that CVA is mainstreamed into programmatic strategic, contingency and response plans including human resources, finance, monitoring and evaluation, and resource mobilization systems. (Management and the head of departments). – GUS Strategic Plan, annual operation plan, finance manual.	S	S			S		S	S		L	S	

Building capacity of GUS staff, creating a learning environment through trainings, learning events, case studies, exchange visits etc. on the developed guidelines and tools	S			S	S	S	L	S		S	S	
CVA SOP will be regularly updated to function in line with the context. Annual updates are recommended.	S	S					S				L	
Conduct a simulation and/or pilot with (CVA FP, logistic, DM/health, DCs) and Internal and external review of CVA operations with the support of the TWG	S	S	S				L			S	S	
Develop risk management matrix and maintain risk register and communicate with all responsible.	S						L	S			S	
Determine risk control measures to all risk identified (transfer, accept, reduce, or mitigate and reject/avoid)	S						L	S			S	
Provide capacity enhancement training in risk management	S	S			S		L			S	S	
Coordinate final CVA feasibility decision making and selection of modalities and mechanisms for CVA	S	S					L			S	S	S
Develop Information Management (IM) tools for assessment and train on usage of developed IM tools							S	L			S	
Manages the tender and contract process with commodity and/or cash vouchers and third parties/transfer companies (logistics)		S	L							S	S	S
Develop a CEA plan and build GUS staff capacity in CEA	S			L		S		S			S	S
Participates in the assessment process, especially when assessing markets and CVA feasibility, due to skills in analyzing market systems, market chains and traders and service providers	S	S	S				L				S	S
Conduct pre crisis market analysis	S						L				S	S

DESIGN AND	Conduct a community needs assessment to understand their needs and identify quantify priority needs	S					S	S				S	L
	Conduct a rapid market assessment to identify key commodities and markets, collect market information and consolidate market findings	S						L				S	S
	Development of concept notes/ proposal depending on the requirements and findings				S		S	L				S	S
	Develop a clear targeting and selection process and selection criteria of beneficiaries							L	S			S	S
	Conduct post-disaster market monitoring	S						L				S	S
	Prepare beneficiary list	S			S			S	S				L
	Beneficiary list validation	S			S			L	S				S
	Sign off on beneficiary list based on the mandate as indicated in the SOP							L			S	S	S
	Calculation the transfer value base on needs and resources available	L						S				S	S
	Devises an appropriate communication strategy (including feedback and complaint mechanisms) that matches the chosen CVA modality and delivery mechanism in consultation with the affected population				L		S	S				S	
	Promotes CVA good practice and common programming approaches and standards through GUS networks (e.g Movement Cash Peer Group, National cash working group etc.)	L						S	S			S	
	Manages the tender and contract process with commodity and/or cash vouchers and third party / transfer companies during the implementation of CVA		S	L				S				S	S
	Provides technical advice on IT related aspects of CVA involving new technologies such as mobile phone banking, digital data gathering and electronic payments systems			S				S	L			S	
	Chair Internal and participate in external coordination of CVA actions	S									S	L	

	Set up processes for distribution and encashment							L				S	S
	Provide monthly cash distribution plans							L				S	S
	Ensures adequate financial management and cash flow		L					S					
	Ensures compliance with data protection policy and other relevant policies.							S	L			S	S
	Develop CVA related IEC materials for targeted audience	L			S		S	S			S	S	S
	Participates in security risk assessments and reviews to ensure the level of risk is acceptable for program staff, volunteers and beneficiaries and regular review of updates minimum security requirement (MSR)					S		L			S	S	S
	Prepare cash distribution and reconciliation report after distribution		S					L				S	S
MONITORING & EVALUATION	Validates financial reporting and reconciliation to ensure financial accountability		L					S					S
	Incorporate CVA into M&E systems, develop plan and build staff capacities							S	L				
	Develop data collection tools for Post Distribution Monitoring (PDM) CVA evaluation criteria and questionnaire							S	L			S	S
	Conduct a post Distribution Monitoring at agreed intervals with programs.							S	L			S	S
	Conduct project reviews and lessons learned workshop	S					S	L	S		S	S	

CWG=Cash Working Group, **Prog**=Programs (Disaster Response, DRM, Community Development etc.); **Fin**=Finance; **Log/Pro**=Logistics/Procurement; **Com**=Communication; **HR**=Human Resources; **PMER/IM**=Program Monitoring, Evaluation& Reporting/Information Management; **MGT**=Management & **CVA FP**=Cash Voucher Assistance Focal Person, Unit/Branch.

Role: **L** for Lead role and **S** for supporting role

Analysis of Selection Criteria

Once the needs have been assessed and the program objectives defined, the target group should be identified and should be clearly communicated with all the internal and external actors as well as the affected population. The selection criteria will vary based on context and needs identified through primary assessment conducted by GUS.

However, to determine the selection criteria, GUS follows the following principles:

- The criteria take into account the exposure to natural/manmade hazard, socio-economic status of the population and geographic conditions.
- Community people define their own criteria/ proxy indicators to identify people who need humanitarian assistance the most.
- A transparent process should be followed, and effective feedback mechanism should be in place.

Assessing Risks and Challenges of CVA

A key consideration when looking at cash feasibility is any existing or potential risks that could affect a cash transfer program. A risk assessment should be done to look at what the relative risks are in undertaking a cash transfer intervention. Additionally, risks should be considered throughout the process, involving key GUS and movement partners staff (e.g., program, finance, procurement/logistics and security personnel) in coordination with Cash Working Group focal/member. Community participation and engagement can help to understand local norms, the context and will help reduce and manage risks. The detail operational challenges and mitigation measures is attached as Annex-2.

Data Management and Protection

Data protection is the application of institutional, technical, and physical safeguards that preserve the right to privacy in the collection, storage, use, disclosure and disposal of personal data. Personal data includes all information that can be used to identify project beneficiaries (name, age, address, date of birth, place of birth, LGA, mother's name, father's name etc.). A failure to understand and mitigate the risks arising from the wealth of data collected by GUS in CVA activities can put people at risk of violence or harassment and undermine confidence in the organization. Data must be stored safely, be correct and updated, and be deleted when no longer needed.

When planning assessments and monitoring, make sure the data to be collected is only what is required and does not put people at risk or breach privacy. Be aware of the requirements of national data protection laws. These data protection principles are from the National Policy on Personal Information and Data Protection.

Financial Compliance

The organization's financial and procurement policies will be adhered to strictly for the selection of financial service providers and framework agreements. A financial risk assessment would need to be carried out for taking the decision regarding the FSP after making comparisons so that the choice made demonstrates the least risk.

All the terms and conditions regarding the cash transfer process will be laid down in the framework agreement and agreed by both the parties. A detailed clear cash flow will be required to be agreed between GUS and FSP for showing the movement of funds between GUS, FSP and beneficiaries. Where there will be a physical/ face to face cash distribution, GUS will have a committee/ team with program and finance representatives who will be overseeing the actual distribution. Cash in transit insurance should be taken where physical cash will be distributed for risk mitigation.

Reconciliation/ Settlement

End of the distribution, the FSP should send the financial statement which depicts the funds received from GUS, payments made to the beneficiaries and then the amount that they need to return to

GUS. They need to also submit the beneficiary details for the transfers that they have made and that would be verified with the master beneficiary database by GUS. A sample of these beneficiaries will be checked to confirm the receipt of the transfer from the FSP.

Community Engagement and Accountability

In the CVA program cycle, it is important to incorporate CEA to effectively identify people's needs and opinions in a participatory manner. Involving the community members in the designing and delivery of the programs can help to properly understand the context and people's priorities, which leads to more responsive, relevant, and sustainable programs.

Complaints/Feedback Mechanism:

Guideline on complaints and feedback should be strictly followed at all stages of the program. Receiving complaints and addressing those with confidentiality are key considerations.

- Information sharing with communities on grievances and feedback mechanisms are important including suggestion boxes and the hotline
- The community needs to be sensitized on protection and the confidentiality of their grievances and feedback provided
- Any community member should be aware of available feedback and complaint mechanisms as follow:
 - GUS Hotline line 01716754772, 01744496771
 - latifgus@gmail.com
 - Feedback and complaint template placed at local level.
 - Feedback and complaint template at cash distribution site

Monitoring and Evaluation

Monitoring of the overall CVA systems and processes is important for feedback and improvement of cash programming in relief, recovery, and cash grant under development programs. GUS will lead and undertake the monitoring process in line with the programs monitoring tool, including the M&E Plan. The findings should be disseminated to the respective district Red Crescent unit offices as well. GUS with the technical support from the Oxfam ELNHA will also undertake independent monitoring, right from the stage of beneficiary selection to the final cash delivery/payment. In case of cash installment delivery/payment process, the default cases for installments should be carefully examined and brought to the notice of GUS HQ. The overall monitoring process should assure the usage of GUS policies and guidelines.

Post Distribution Monitoring (PDM) is generally based on focus group discussions (FGDs) with beneficiaries and household interviews (surveys) and is focused on the quantity and quality of the assistance provided to the beneficiaries. PDM may help also in detecting early signals of negative program impacts, and in addressing arising complaints. Beneficiaries must be given time to use their entitlements before PDM is carried out. Therefore, if assistance is intended to cover immediate needs, PDM should be conducted two or three weeks after the distribution/encashment. If assistance is intended to assist beneficiaries in re-establishing livelihoods, PDM can be at a later stage.

Evaluation can take place at different stages of the program, and can help understand whether the expected outputs, outcomes and objectives have been reached, to capitalize on learning. The evaluation process starts with setting criteria and questions that help develop a manageable evaluation framework.

Evaluation of cash transfer programs may also include the analysis of multiplier effects on the local economy. Ideally, evaluations will be conducted by independent parties, therefore ToR should clearly define the purpose and scope of the evaluation, provide detailed guidance on how it should be conducted, explain which results are expected from it and to whom the findings are addressed. Evaluation reports are the instruments to communicate findings and capitalize on learning.

Lessons Learning Documentation and Dissemination

When implementing CVA, each of the project/program should consider the most appropriate approach for capturing lessons and convenient methods of disseminating learning's for better CVA implementation in the future. Proper documentation can be used as references by other Movement and external partners as lessons learned for future CVA programming.

2 Emergency Response

The following chapter captures the suitable methods and approaches and roles and responsibilities in different steps of CVA in the cycles of program and disaster management. i.e., Emergency Response, Recovery/Early Recovery, Longer term programs, and Anticipatory Actions.

Emergency Response:

Timeframe of emergency response: 0-3 Months

Assessment and Planning

Rapid Assessment at Community Level:

The purpose of the rapid assessment approach is to provide an initial overall assessment of both the magnitude of a disaster and the nature of the impact. To do the assessment the following steps or activities have been identified with RACI (Responsible, accountable, consulted, and informed).

Steps/Activities	Responsible	Accountable	Consulted	Informed
Rapid assessment from Unit	ULO	ED	Unit EC, Local government	DR, UA
Collect secondary information at National level	DR, Cash focal	Director- DR	Comms, PMER, DRM	Comms, PMER, DRM, management, ELNHA
Collect secondary information at field level	ULO	DD	DR, UA	DR, UA, PMER
Coordination at national level	DR, Cash focal	Director- DR	SG/DSG, Coms, PMER, DRM, CWG	SG/DSG, PMER, DRM, management, ELNHA

Coordination at local level (District/ sub-districts, UP)	ULO	DD	DR, UA	DR, UA
Questionnaire development & finalize for assessment	DR, PMER, IM & IT	Director- DR	DRM, CEA	SG/DSG, ELNHA
Team deployment (NDRT/NDWRT/UD RT)	DR	Director- DR	SG/DSG, UA, Y&A	GUS
Orientation on questionnaire	PMER/IM	DR	UA, Y&A	SG/DSG
Community consultation	ULO, NDRT/NDW RT	ED	EC	DR
Assessment conduction	GUS volunteers/ NDRT	ULO	DR	EC
Report generation	NDRT/NDWRT, PMER, IM	DR	ULO	All departments, GUS, Management, ELNHA, and external stakeholders
Report Sharing	DR	Director- DR	PMER	All departments, GUS, Management, ELNHA and external stakeholders

DR: Disaster Response, ULO: Unit Level Officer, UA: Unit Affairs, Y&A: Youth, EC: Executive Committee, DRM: Disaster Risk Management, Comms: Communication, SG: Secretary General, DSG: Deputy Secretary General, ELNHA: Empowering Local & National Humanitarian Actors. DD: Deputy Director.

Market and Cash Feasibility Assessment:

The main purpose of market assessment for CVA is to assess market capacity as to whether the needs and gaps identified through the need assessment can be supplied through local market. After the disaster, markets may stop functioning. However, they usually recover quickly; therefore it is important to monitor availability of quality goods, market prices and inflation pattern (seasonal or post emergency). Please be noted that if secondary data provide the sufficient information on market functionality, GUS will not need to carry out separate market assessment.

Steps/activities	Responsible	Accountable	Consulted	Informed
Secondary data collection onmarket	Cash Focal	Director- DR	PMER, CWG, NCWG	SG/DS G, ELNHA
Finalize market assessment template	Cash Focal	Director- DR	PMER, CWG, NCWG	NDRT- Cash
Finalize cash feasibilitytemplate	Cash Focal	Director- DR	PMER, CWG, NCWG	NDRT- Cash
NDRT- cash deployment tocarry the assessment	Cash Focal	Director- DR	SG,DSG, CWG	GUS HQ- all depts,
Carry out assessment	Deployed team , PMER,ULO	Cash Focal	Dir- DR, ULO	GUS EC,
Report Generation	Assessment team, PMER,ULO	Cash Focal	Dir- DR, GUS EC	GUS EC,
Report sharing	Cash Focal	Dir- DR	SG/DSG	All depts, ELNHA, External stakeholders

CWG: Cash Working Group, Dir: Director, NCWG: National Cash Working Group, NDWRT: National Disaster Response Team.

Response Option Analysis:

It involves the selection of program response options, modalities, risk, and target groups; and should be informed by considerations of appropriateness, feasibility, and simultaneously address needs while analyzing and minimizing potential harmful side-effects. The following steps to be taken on consideration while selecting the response options.

Steps/ Activities	Responsible	Accountable	Consulted	Informed
Analysis of rapid assessment and market assessment report and cash feasibility study reports	PMER, IM, Cash Focal, DR	Dir- DR	CWG	SG/DSG
Risk analysis and mitigation measures	Cash Focal, DR	Dir- DR	CWG, finance, logistics	SG/DSG
Prepare recommendation	IM, PMER, Cash Focal, DR	Dir- DR	CWG, GUS	SG/DSG
Share recommendation	DR	Dir- DR	CWG, NCWG	GUS HQ-alldepts.:

Approval of CVA from the authority with delivery mechanism	DR	Dir-DR	SG/DSG	GUS HQ-alldepts.:
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Based on the situation, especially market functionality, security risk, capacity of local branches, crisis affected people's requirements, GUS will make decisions for which modality the organization will choose accordingly. The decision-making tree for selection of modality can be found as Annex-3.

Determination of Cash Transfer Value:

The decision on the cash transfer value is often sensitive therefore the value should be calculated jointly with the National CWG and Government. To deliver humanitarian assistance, mainly through multi-purpose cash assistance, it is important to know and updated Minimum Expenditure Basket (MEB). An MEB is defined as what a household requires to meet its essential needs on a regular or seasonal basis and its average cost. Essential/basic needs are defined as essential goods, utilities, and services required by households to ensure survival and minimum living standards. The monetary threshold established is calculated similarly to that of the national poverty line. The households whose expenditures fall below this threshold are defined as households who cannot meet their essential needs.

GUS Cash Focal Point will be responsible and accountable to collect the information and share with management to take decision.

Identification of CVA Delivery Mechanism:

Based on pre agreement with financial service provider and market and cash feasibility assessment report GUS management will select the delivery mechanism to support vulnerable people. To determine the FSP the following steps will be followed:

Steps/activities	Responsible	Accountable	Consulted	Informed
Conduct CBA (Comparative Bid analysis) and select potential FSP	Procurement, Finance Dept, Cash focal	Director-Logs and Procurement	Management, DR Dept	Partners
Get approval from management	Procurement Dept	Director-Logs and Procurement	Finance, DR Dept	Partners
Offer/ reward successful FSP	Procurement Dept	Director-Logs and Procurement	Finance, DR Dept	Management

2.1.6. Analysis of Selection Criteria

WFP Minimum Expenditure Basket Interim Guidance, 2018.

Targeting remains a key challenge in Cash and Voucher Assistance Programming, where resources are channelled to households. Within the agreed process and following the below mentioned criteria, beneficiary selection for cash grant shall be done. Choose the one that best suits your context.

Geographical targeting (Select large administrative units)	• Define type of disaster • Disaster effect • Target disaster location • Numbers of affected population • Numbers of houses damaged • Poverty level • Numbers of population displaced • Livestock/infrastructure damaged
Household targeting	• Identify the needs of particularly most affected areas • After needs assessment, selection of needy households to fulfil minimum expenditure • based on the vulnerability, social welfare status beneficiaries selected • Ensure the marginalized grouped selected

The following steps and RACI to be followed to determine the beneficiaries:

Steps/activities	Responsible	Accountable	Consulted	Informed
Target of Geographical location	DR	Director- DR	Management, HCTT, Cluster	All dept, Movement partners
Target of beneficiary number considering vulnerability and situation analysis.	DR	Director- DR	Management	All dept, Movement partners
Development of assessment questionnaire and finalization	Cash Focal, PMER	Director- DR	P&D, DRM, CWG	Management
Volunteers' orientations	Cash Focal, PMER	Director- DR	CWG	Management
NDRT/RDRT deployment	DR	Director- DR	Management	ELNHA
Beneficiary assessment	NDRT/RDRT	ULO	ED	GUS EC
Data analysis and cleaning	IM/PMER, CF	Director- DR	DR, ULO	CWG
Beneficiary list validation	UDRT/NDRT	Director- DR	IM, CEA, Unit EC	DR, GUS

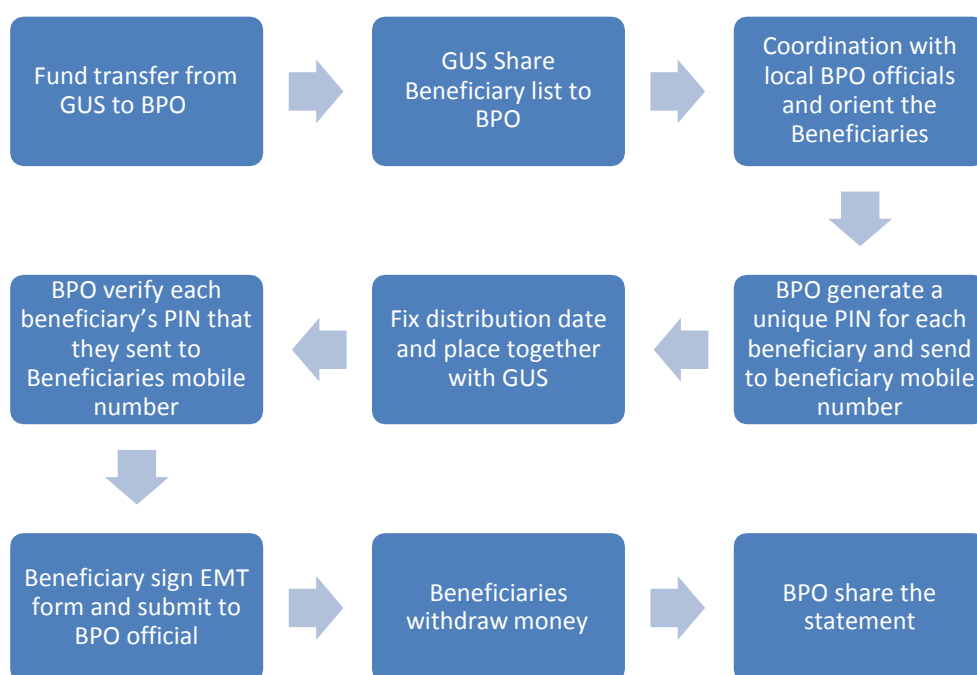
Beneficiaries list finalization and share	Unit	Director- DR	IM, DR, CEA	Management, stakeholders
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P&D: Planning and Development, UDRT: Unit Disaster Response Team, CF: Cash Focal, RDRT: Regional Disaster Response Team, HQ: Headquarter, IM: Information Management

4. Distribution Plan: After completion of beneficiary selection and other processes, GUS will prepare the distribution plan. The distribution plan may differ according to the delivery mechanism.

The detail distribution plan and process for each delivery mechanisms are:

Cash transfer Process through Bangladesh Post Office:

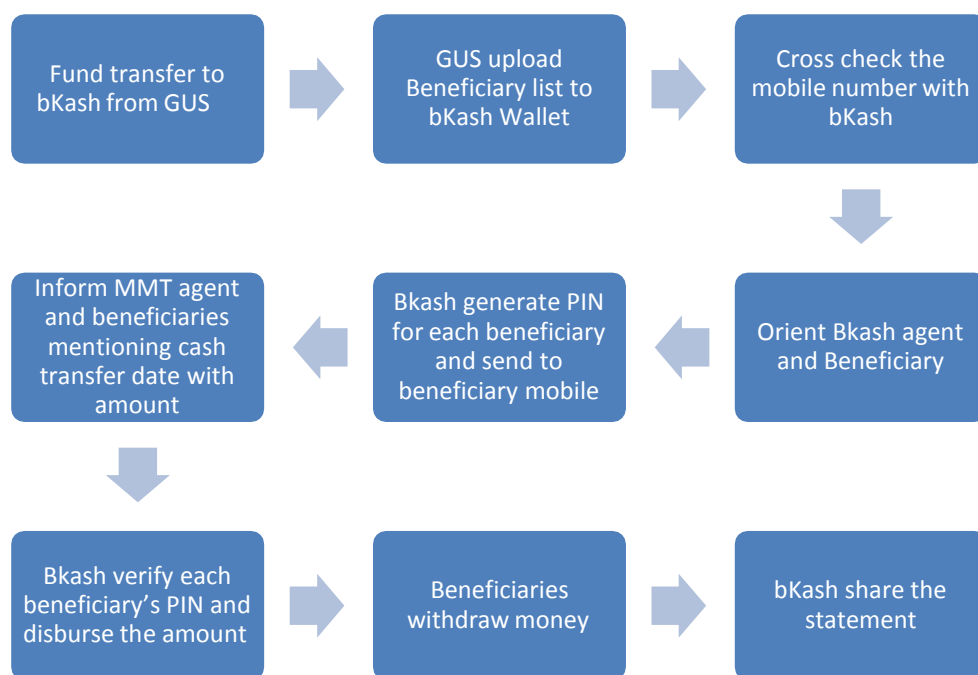


Steps and RACI for distribution through Bangladesh Post Office:

Steps/activities	Responsible	Accountable	Consulted	Informed
Share the beneficiary detail to Post office authority	DR (GUS authorized person)	Director -DR	Management	Finance dept, GUS
Determine the date for fund transfer from GUS to post office	DR	Director- DR	Director- Fin	Management
Fund transfer from GUS to BPO	Finance Dept	Director- Fin	Management	DR, Concerned GUS dept,

Determine the cash transfer date to beneficiary	DR	Director- DR	Director- Fin	Management, Concerned GUS
Determine the distribution place and inform beneficiary	ULO	Unit Secretary	EC	DR
Cash transfer to Beneficiaries mobile number	BPO	Director- DR	DR	Fin dept, unit
Exit survey	PMER	Director- P&D	DR, Unit, CEA	UA Management
PDM report	PMER	Director- P&D	DR, Unit, CEA	UA Management

Cash transfer Process through Mobile Money Transfer (e.g., bKash):



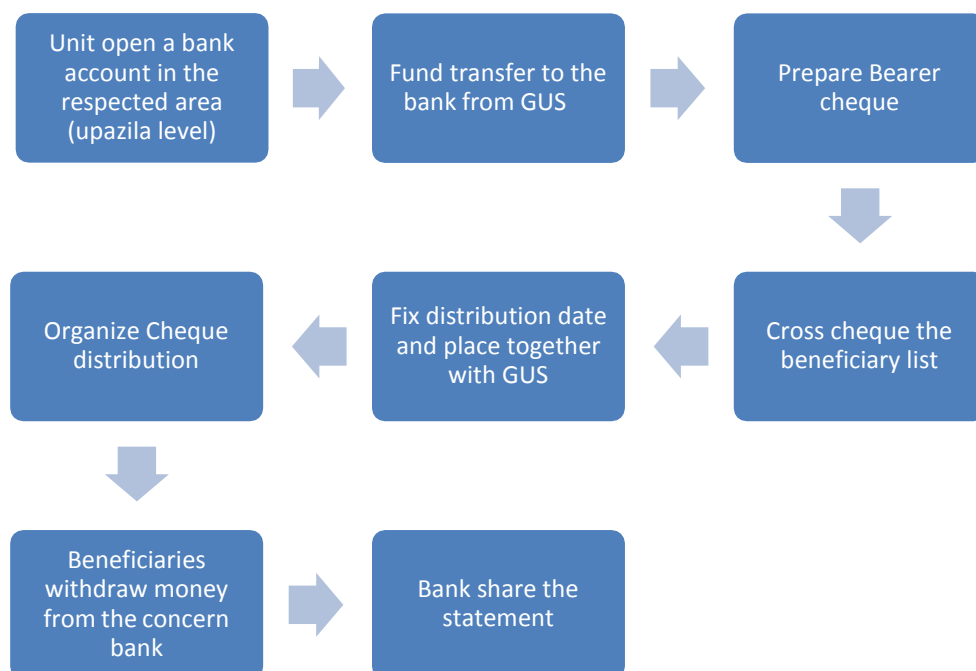
Steps and RACI for distribution through MMT (e.g. bKash):

Steps/activities	Responsible	Accountable	Consulted	Informed
Orient MMT/ bKash agent and beneficiary	NDRT/ULO	ED	EC	DR
Share the beneficiary detail to MMT authority / company	DR	Director -DR	Management	Finance dept, ELNHA

Determine the date for fund transfer from GUS to MMT authority	DR	Director- DR	Director- Fin	Management
Fund transfer from GUS to MMT company	Finance Dept	Director- Fin	Management	DR, GUS
Upload the beneficiary detail to MMT/ bkash wallet.	MMT /bKash	MMT authority	Director- DR	DR
Determine the distribution date.	DR	Director- DR	Unit	Fin dept, ELNHA
Cash transfer to Beneficiaries mobile number	MMT / bKash	Director- DR	DR	Fin dept, GUS
Exit survey	PMER	Director- P&D	DR, Unit, CEA	UA, Management
PDM report	PMER	Director- P&D	DR, Unit, CEA	UA, Management

Fin: Finance, MMT: Mobile Money Transfer, BPO: Bangladesh Post Office

Cash transfer Process through Bank: (Bearer/cash cheque):

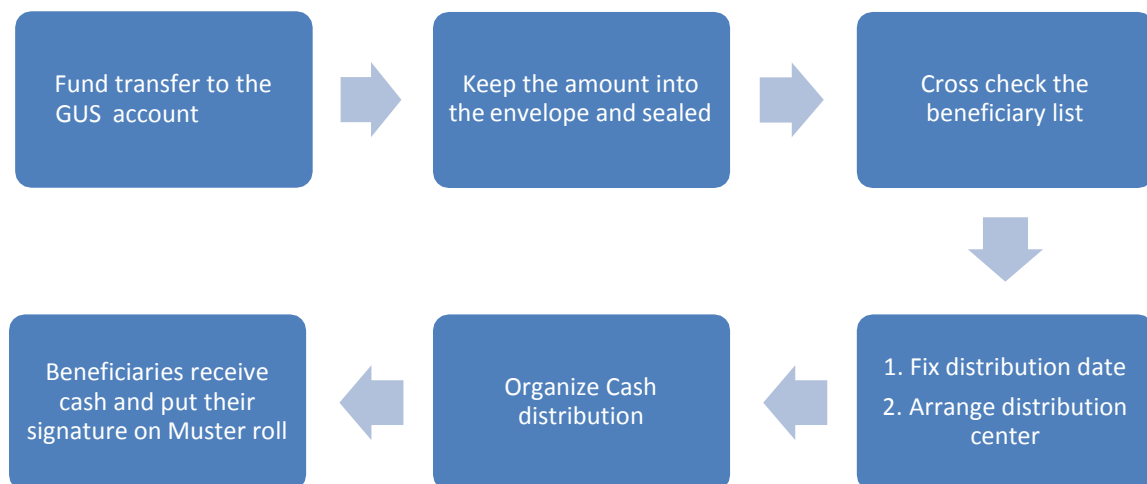


Steps and RACI for distribution through Bank (Bearer/ cash Cheque):

Steps/activities	Responsible	Accountable	Consulted	Informed
Fund transfer from HQ to unit account or project account	Fin Dept	Director- Fin	DR, Management	GUS

Prepare cheque	ULO	ED	EC	DR
Determine the distribution date and place	ULO	ED	EC	DR
Inform beneficiary	ULO	ED	EC	DR
Organize cheque distribution.	ULO	ED	EC	DR
Exit survey	PMER	Director- P&D	DR, Unit, CEA	UA, Management
PDM report	PMER	Director- P&D	DR, Unit, CEA	UA, Management

Cash transfer Process through Cash in envelope:

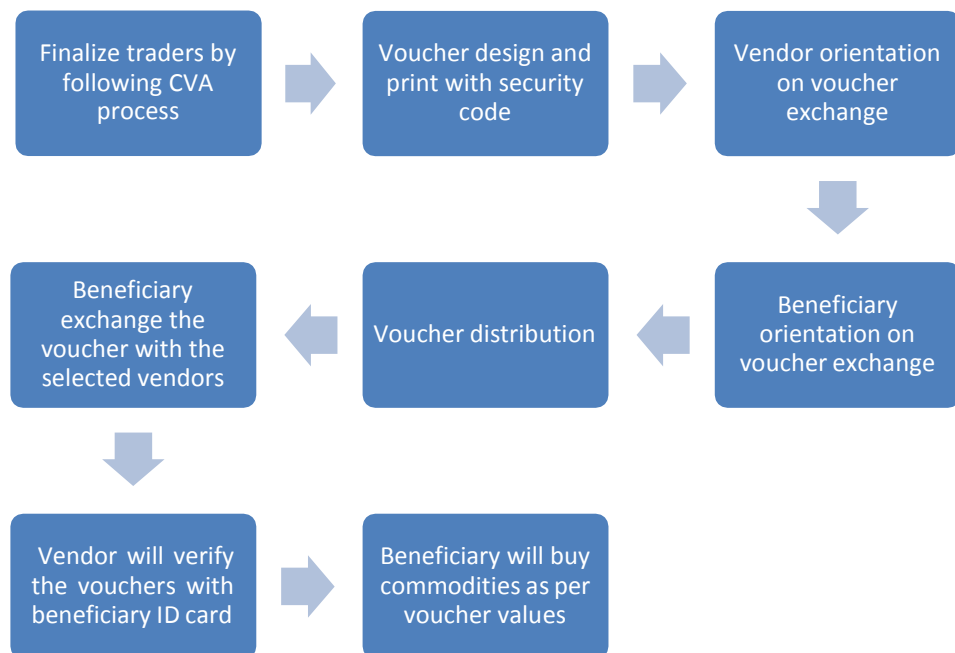


Steps and RACI for distribution through Cash in Envelope

Steps/activities	Responsible	Accountable	Consulted	Informed
Fund transfer from HQ to unit account or project account	Fin Dept	Director- Fin	DR, Management	Unit
Prepare envelope	ULO	ED	EC	DR
Determine the distribution date and place	ULO	ED	EC	DR
Inform beneficiary	ULO	ED	EC	DR
Organize cash distribution.	ULO	ED	EC	DR

Exit survey	PMER	Director- P&D	DR, Unit, CEA	UA, Management
PDM report	PMER	Director- P&D	DR, Unit, CEA	UA, Management

Process of Paper Voucher (Cash/value):



Steps and RACI for distribution through Paper Voucher (Cash/value):

Steps/activities	Responsible	Accountable	Consulted	Informed
Develop ToR for cash/ value Voucher (paper)	DR, CVA CF	Director- DR	Dir- logs, fin	Management
Vendor selection through CBAanalysis.	Procurement team, DR	Director- Logs	Procurement committee	Management
Arrange agreement with vendors.	Procurement team	Director- Logs	Procurement committee	Management
Voucher design and print with security code.	Procurement team	Director- Logs	DR, Management	Procurement committee
Vendor orientation on voucher exchange	ULO, PMER	ED	EC	DR
Beneficiary orientation on voucher exchange.	ULO	ED	EC	DR
Voucher distribution.	ULO	ED	EC, DR	Management

Monitoring of Vouchers exchange process.	ULO, PMER	ED	EC	DR
Exit survey	PMER	Director- P&D	DR, Unit, CEA	UA, Management
PDM report	PMER	Director- P&D	DR, Unit, CEA	UA, Management

Unclaimed cheque/ Cash in Envelopes/ Vouchers: Unclaimed cheque/cash/voucher ar note on the muster roll.

- The cheque/cash/voucher is kept with the ULO for 5 (five) working days after the distribution. Messages are sent to the beneficiaries notifying them where they can pick up their cheque/cash/voucher and any other items.
- If the beneficiary does not take their cheque/cash/voucher within the 5 (five) working days period, the cheque/voucher will be cancelled and the particular beneficiary will be replaced with another person from the waiting list and prepare a cheque/voucher for new beneficiaries, for cash distribute to the new beneficiaries.

Documentation and Reconciliation process for direct cash/cheque/voucher:

Once the distribution is completed, following documents needs to send to the DR Department with acopy preserved at the Unit:

- Muster roll with all beneficiary signatures and/or thumbprints
- Photocopies of national IDs and registration cards
- Within 5 working days after completion of the distribution, the Unit must ensure reconciliation of the distribution and adjustment of working advances.

Documentation and Reconciliation process for Bangladesh Post Office/ Mobile Money Transfer:

- Within 5 working days Bangladesh Post Office/MMT (FSP) will submit the transaction statements to GUS. Finance and Audit department will verify the statement with the final beneficiary distribution list.

6.1.1. Community Engagement and Accountability (CEA)

CEA process and procedures of GUS should be followed from the very beginning of the intervention.

Community Engagement and Accountability to the affected communities maximizes the GUS unique relationship with the community. The accountability framework and operational guidelines are reinforced on integration and contextualization of feedback and complaint response mechanism into projects/programs. The mechanism will systematically integrate within organizations, operations and services must be considered as an institutional priority. This means planning how the GUS will integrate at an institutional level – including how the organization will approach accountability, who will be responsible and how it will be budgeted for whereby Engagement or apply mobilization methodologies are incorporated to accomplish other program objectives in a participatory approach. The CEA approach also focuses on integration into program/project cycle management (planning-evaluation) including community need identification, community risks and vulnerability ranking, program design and planning, ensure accountability in humanitarian resource allocation, act on feedback/complaints, participatory evaluation, share learning and knowledge with communities. **(Detail annex-04)**

3. Early Recovery/ Recovery:

Timeframe of early recovery: 03-06 Months

Timeframe of recovery: 06-18 Months

Emergency response may lead to early recovery/recovery program considering need of the target population. Process and procedures of emergency and early recovery/recovery program is same but some more steps need to follow to ensure compliance and program objective. To meet the above objectives the following steps or activities have been identified with RACI:

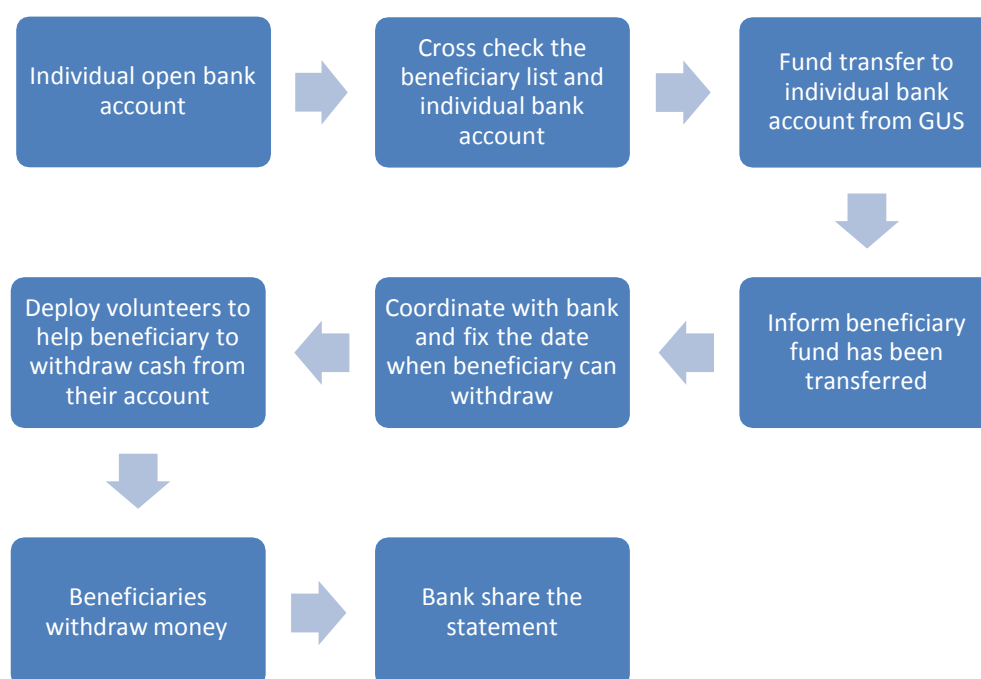
Key steps and activities	Responsible	Accountable	Consulted	Informed
Baseline: Baseline survey and context assessment to identify basic information about beneficiary and implementation area	DR, Units, PMER	Ops/project Manager	DRMC	Partners, UA
Community need assessment Questionnaire development, volunteers training, community consultation, assessment conduction, report generation	DR, Units, PMER	Ops/project Manager	PGI, CEA, Comms	UA, DRM, CD, Health, Training Dept., Partners
Market and Cash feasibility assessment Secondary data collection and analysis Questionnaire development, volunteers training, assessment conduction, report generation and sharing	Cash Focal, DR, Units, PMER	Ops/project Manager	CWG , DRMC	Managemen t, partners
Risk analysis and mitigation plan Risk identification, prepare riskregister including risk level andmitigation measure.	DR, Units, Cash Focal	Director-DR/Ops Manager/ Project manager	Finance, Audit, CWG, DRMC	DRMC, Partners
Response Options Analysis Assessment report analysis, prepare recommendation, proceed for approval	DR, Cash Focal,	Director-DR,Ops Manager/ Project manager	DRMC, Finance, Units	Partners, UA
Financial service provider analysis Conduct CBA, select FSP, get approvalfrom management and reward successful FSP	Logs& Procurement	Director-Logs and Procurement	DR, Finance, Audit	DRMC

Determine Cash transfer value Grant value analysis based on needs, gaps, market price, consult with cluster. On top of this program participants need to come up their individual business plan if need.	DR, Cash Focal,	Director- DR	Finance, CWG	Partners, DRMC
Setting up cash transfer mechanism cash transfer system/ distribution plan	DR, Cash focal, Unit	Ops/Project Manager	Finance	Partners, DRMC
HR mapping and planning Prepare HR plan, recruit, orientation	Dir-HR, Director- DR, Ops/Project Manager	Director- HR	Finance, UA	Units, Partners, DRMC
Formation of Project Implementation Committee (PIC) and Community Development Committee (CDC) Support to beneficiary selection, Implementation, coordination, and community lead monitoring	GUS Unit	Project/Ops Manager	DR, Local DMC, CEA,PGI	UA
Ensure CEA, PGI, SA Community consultation, establish feedback mechanism etc.	CEA team, PGI	CEA Manager PGI Manager SA Manager	DR, local CRM Committee	Units, Partners, DRMC
Beneficiary selection Set up criteria, survey, primary list preparation, incorporate community feedback, finalize beneficiary list	DR, Units, PMER & IM	Ops/Project Manager	CEA, PGI	Partners, DRMC

Distribution plan:

Standard distribution plan like emergency program will be followed. Unlike emergency operation individual bank transfer can be adopted to ensure more financial inclusion of the program participants.

Cash transfer Process through Bank: (Individual Account)



Steps and RACI for distribution through Bank (Bearer/ cash Cheque):

Steps/activities	Responsible	Accountable	Consulted	Informed
Individual beneficiary will open bank account if they don't have	ULO, Volunteers	ED	DR/program manager	EC
Cross check beneficiary list and beneficiary bank account	ULO, Volunteers	ED	DR/program manager	EC
Fund transfer from GUS to beneficiary account	Fin Dept	Director- Fin	DR, Management	GUS Unit
Informed beneficiary fund has been transferred	ULO	ED	EC	DR/program manager
Coordinate with Bank to fix the date when beneficiary can come bank and withdraw money	ULO	ED	EC	DR/program manager
Volunteers' deployment at bank	ULO	DD	EC	DR/program manager

Exit survey	PMER	Director- P&D	DR, Unit, CEA	UA, Management
PDM report	PMER	Director- P&D	DR, Unit, CEA	UA, Management

Documentation and Reconciliation process for Bank Transfer (Individual bank account)

- Within 5 working days Bank (FSP) will submit the transaction statements to GUS. Finance and Audit department will verify the statement with the final beneficiary distribution list.

Long-term Programs/Projects (Development Context)

To meet the CVA objectives of long-term program the following steps or activities have been identified with roles and responsibilities

Steps and activities	Responsible	Accountable	Consulted	Informed
Base line survey Baseline survey and context assessment to identify basic information about beneficiary and implementation area	ULO, UEC, Secretary, Respective Department, PMER	Project Manager	Management	Partners, UA
Setting the steering structure in the project area The PIC defined by GUS should act as the key facilitator keeping close relationship with the development partners, CBOs and PNSs	Unit, Respective Dept.	Program/Project Manager, Dir- Respective Dept.	Partners, DRMC	Stakeholders, HR, UA
Community risk vulnerability assessment Community risks and vulnerability ranking. Identify gaps and needs identification of the vulnerable populations. Community risk mitigation strategy development.	Unit, Respective Dept.	Program/Project Manager	Relevant Experts, Local DMC	Partners, Stakeholders

Households Economic Security Seeks to understand the impact of a disaster on people's access to essential resources through analysis of the household economy Understanding and respond to the impact of a disaster on households' access to essential resources, both food and non- food related in the short term and beyond Looks at the immediate impact of a disaster and what can be	Project/Program Manager, Unit	Dir- Respective dept	Relevant Expert	Partners, UA
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done in the short and medium term to help people cope and recover, whilst considering risk and future opportunities for building resilience.				
Market Assessment Gather and integrate data and information to interpret the market information. Determine long listed response options and analyse market related appropriateness criteria and risks. Process to monitor market prices and analysis price changes with responding options.	Cash Focal, Respective Dept., Units, PMER	Project/project Manager	CWG	DRMC, partners

Project implementation area and beneficiary selection Defining the beneficiary selection criteria by the respective department based on baseline survey report/community risks and vulnerability ranking report/other local market assessment reports. The Project/Unit implementation Committee (PIC) will facilitate the formation of mentioned CBOs through community consultation and coordination with local government/relevant agencies The implementation team along with the respective unit secretary and ULO conduct social ranking and wellbeing analysis through community consultation. Beneficiary selection through inclusion and exclusion criteria	Respective Dept., Unit	Program/project Manager, Dir-Respective Dept.	Partners, CEA, PGI, SA	Stakeholders (GO, I/NGO) Respective community
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and finalized by the PIC. implementation committee in consultation with GO and NGO representatives.				
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Beneficiary list verification and finalization To verify preliminary beneficiary list as criteria. Establish participatory monitoring system for beneficiary list validation/finalization at the community level to solve dispute against preliminary list. Disseminate beneficiary list to the project management team/PIC/Unit and community-based committees/groups (CBOs/CDC/CDMC). Organize community cluster meeting by the CBOs/organize community consultation for beneficiary list verification/validation. Display the list in nearby areas/specific spots of community level (avoid open place to manage conflict). Organize an internal meeting/share the draft final list with the project management team, ELNHA for beneficiary list finalization. A beneficiary database will be shared with project team/GUS hotline/CEA and ELNHA. Final database will be archived in central database of P&D/ ELNHA .	Unit, Respectiv eDept., CEA	Program/Proj ect Manager	Community, Partners	Stakeholde rs
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Setting the transfer value Based on the local market price of products/commodities in coordination with PIC/Unit authorities. However, number of beneficiaries also be counted to select amount of value. Collection of secondary information/cluster.	Res. Dept, Cash focal,	Director-Respective Dept. Program/Project Manager	Finance, CWG	Partners, DRMC
Setting up cash transfer intervention Based on the assessment results/consultations and study analysis, the PIC will finalize the cash transfer system/ distribution plan appropriate for the respective program	Res. Dept, Cash focal,	Director-Respective Dept. Program/Project Manager	Finance, CWG	Partners, DRMC
Identification of CVA modalities and mechanism Decide cash transfer modalities: Bank transfer/ MMT/direct/cash and voucher/post office. PIC conducts assessment on the market conditions and develops analysis through consulting NGOs, GOs, market and banks. Conduct Focused Group Discussion (FGD) with the communities to understand the community needs. Develop analytical report with recommendations on the possible CBI modalities.	Respective Dept, Unit	Ops/Project Manager	Finance, Cash focal	Partners, DRMC, CWG
Transfer of cash to beneficiaries	PIC/Unit , Project/ Program, Finance	Program / Project Manager,	Respective Dir, FSPs, Local authority	DRMC, Stakeholders

As per procedures of cash transfer guideline				
Ensuring underlong-term projects As per CEA policy and guideline	CEA team, PGI	CEA Manager PGI Manager SA Manager	Dir-respect Dept. Program/Project CRM Committee	Units, Partners, DRMC
Monitoring follow-up and Evaluation Regular monitoring visits/follow-up/process monitoring is required in line with the pre-agreed monitoring framework If possible then organize PDM	Respective Project/Program manager, Unit	PMER Focal	CEA, PGI, Partners	UA, Stakeholders
Reporting Quarterly progress report/half-yearly report (as per requirement/project plan) Feedback/accountability report (after completion of the intervention)	Respective Project/Program manager	PMER Focal	CEA, PGI, Partners	UA, Unit, Stakeholders
Coordination/ Learning dissemination/ Communication Capture case study/learnings and best practices from the community by the communication/CEA/volunteers and Organize learning sharing events by the relevant departments to share learning with media/ stakeholders /donors with the help of communication team	Respective Dept	Respective Project/Program manager	CEA, PGI, Communication	Unit, Partners, UA, Stakeholders

Anticipatory Action:

The cash early action is implemented only for the flood anticipatory action at this moment. Cash early action has been simulated (once) for heat wave too. However, the EAP for heat wave is underway and it will take some time to develop and get it approved.

The flood and heat wave EAP have two stages of triggers – pre-activation and activation. The pre-activation trigger has longer lead time. This longer lead time is useful to implement the initial activities such orientation of the RCY, collection of beneficiary data, providing necessary information to the vulnerable communities, coordination with local government, administration, FSP and other stakeholders. These activities are instrumental in getting ready for the possible activation and transfer of cash to be beneficiaries.

The activation trigger has a short lead time (5 days for both flood and heat wave). The early actions (such as cash transfer) are implanted on ground once the activation trigger is hit.

GUS has been using BPO to transfer the cash to the beneficiaries in most of the cases. However, this may vary depending on the situation. For instance, considering the Covid-19 situation and strict lockdown in the country, the transfer during heat wave simulation in 2021 was done through mobile money transfer.

Key steps & activities	Responsibility	Accountable	Consulted	Informed
EAP Activation: - Monitoring and analysis of forecast in consultation with BMD and FFWC - After reaching the defined thresholds, the EAP will be activated by the activation committee - Sending official message to the concerned units & ELNH to start the activities defined under the pre-activation trigger - Analyzing impact-based forecast and prioritization of areas	FbF Focal, DRM Department, Trigger Committee of the GUS	Director- DRM Dept. of the BDRCS	BMD & FFWC	GUS

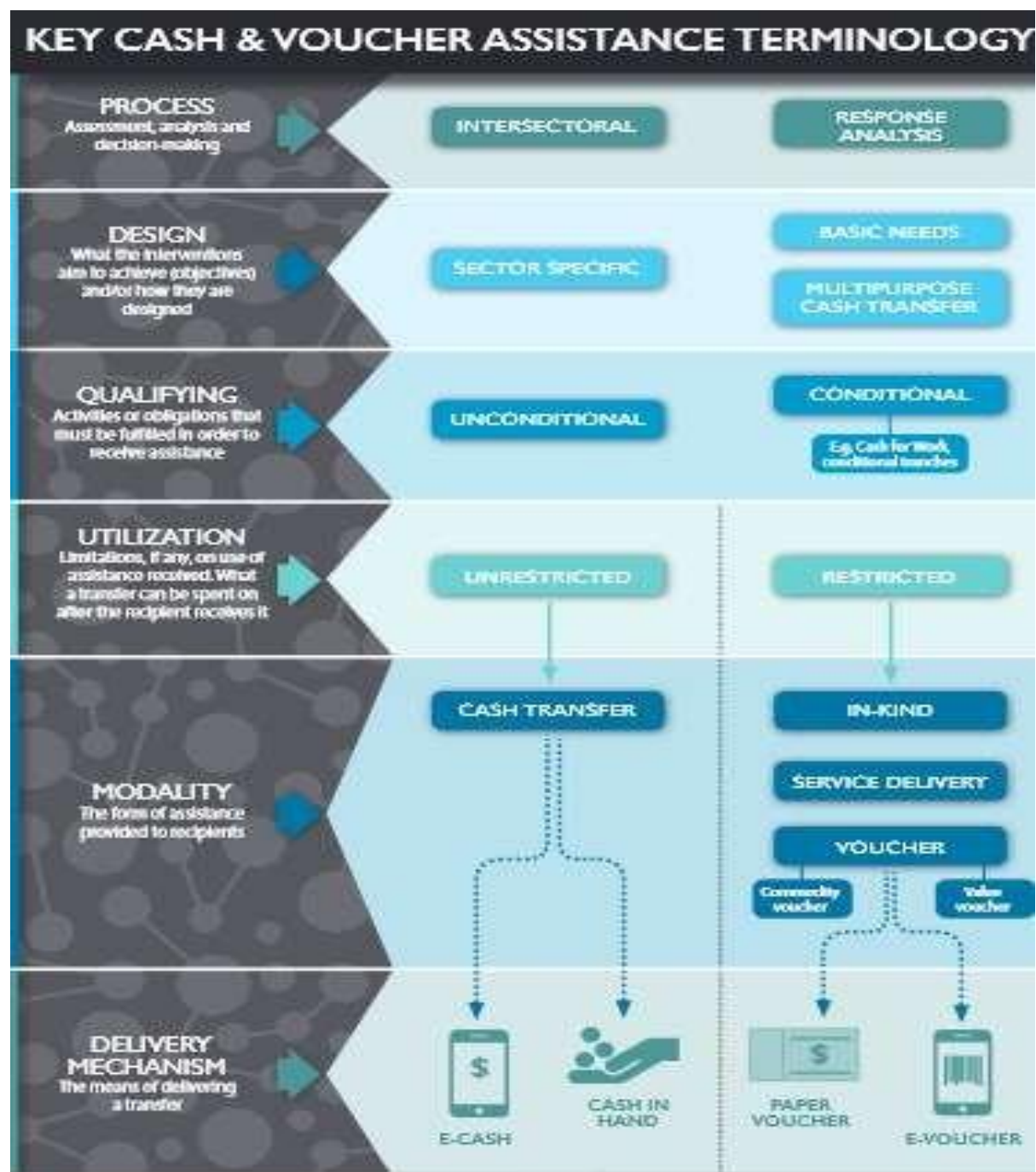
Emergency meeting in unit level: - Call an emergency meeting in unit level (ULO, UEC, RCY and others) - Meeting with local government & administration and discuss on cash program	Unit Executive Committee and Unit level officials and RCYs	Director-DRM Dept. & Unit	Local govt. administration, FSP	DRM, DR & UA Department
HH Survey/Beneficiary selection: - Develop survey tools (preferably on KoBo) defining beneficiary	FbF Focal, DRM Department, ICT team, ULO and ED /UEC of the GUS	Unit	DR Dept. CEAt team & ICT team	DR Dept. Local govt. & administration, Local community

Key steps & activities	Responsibility	Accountable	Consulted	Informed
selection criteria (including cash early action) - Orientation to the RCYs/survey team - Deploy RCYs and conduct survey in the implementation area				
Beneficiary list verification and finalization: - Verify preliminary beneficiary list - Involve CEA to verify [sample] beneficiary list - Share beneficiary list with the project management team/PIC/Unit - Community consultation for beneficiary list verification/validation - Display the list in strategic location of the community - Organize an internal meeting/share the list with the project management team, ELNHA /GUS for beneficiary list finalization	FbF Focal, DRM Department ULO and Secretary of Unit CBO/PIC/CEA / PMER	Unit & Director- DRM Dept.	DR Dept. &CEA team	Local community, ELNHA
Setting the transfer value: - To define the value of the transfer, the guideline of the Cash Working Group is followed. - In special cases, the amount may differ which will be discussed and decided by the management	FbF Focal, DRM Departments ULO and Secretary of Unit, CVAF, DR	Director- DRM Dept. Finance	DR Dept.	GUS Local community, Local govt. FSP & BPO

Key steps & activities	Responsibility	Accountable	Consulted	Informed
level implementation will be facilitated by the project team and district units				on, Oxfam ELNHA
Identification of CVA modalities and mechanism: - Depending on the situation on ground the modalities might: Bank transfer/ bKash/ cash in envelope/transfer through Post Office - Inform to the selected beneficiaries for cash distribution - Alert the Post Office and transfer the money to the Post Office	FbF Focal, DRM Department ULO and ED	Director-DRM & Finance Dept.	DR Dept. ELNHA, FSP, BPO	DR Dept., ELNHA, FSP, BPO
Transfer of cash to beneficiaries: - Depending on selected modalities all the arrangement for the transfer to be made - Inform local government, administration about the cash transfer	FbF Focal, DRM Dept. Finance, Program & units, Cash transfer service provider (Bank, mobile money transfer agencies)	Unit & Director- DRM Dept.	Finance, DRM Dept., ELNHA, BPO/FSP	Selected beneficiaries, DRM Dept. ELNHA, Finance, Local Govt. & Administration
Engage CEA: As per CEA policy and guideline	FbF Focal, DRM Department with CEA team ULO/ED	Focal of the CEA team	DRM Dept. & Information and Communication Dept.	Unit, Beneficiaries, Local govt.
Monitoring and Evaluation: - Regular monitoring visits/follow-up/process monitoring in line with the pre-agreed monitoring framework in the EAP - Conduct PDM with support from PMER department - A depart evaluation of the early actions (including cash) at a later stage	FbF Focal, DRM Department with PMER team, ELNHA	Focal of the PMER team	DRM Dept. ELNHA	DRM Dept. ELNHA, Local govt.

Key steps & activities	Responsibility	Accountable	Consulted	Informed
Reporting: - Prepare the report of the implantation of the EAP and share with ELNHA	FbF Focal, DRM Department PMER team NDRT/volunte e rs	Director- DRM Dept.	PMER, ELNHA	EAP committee, ELNHA
Coordination/ Learning dissemination/ Communication: - Capture case study/learnings and best practices - Organize learning sharing events with the relevant departments and stakeholders to share learning with media/stakeholders /donors	FbF Focal, DRM Department Communication, Unit	Director- DRM Dept.	ELNHA, Local govt. & administration,	Unit, Local govt. administration, ELNHA

Annex-1



Annex-2

The following operational challenges may also be analyzed, and mitigation measures put in place:

Risk	Mitigation
Beneficiary selection	
Beneficiary selection compromising neutrality	• Inclusive selection committee and proper guidelines on the selection process • Re-validation of the list of selected beneficiaries by the community and ward. • Independent monitoring of the beneficiary list by GUS • Feedback mechanisms established
Social conflicts during distribution of financial support related to beneficiary targeting approach within the ward	• Encourage community mobilization and awareness-raising about the purpose of activity and selected beneficiaries. • Beneficiary lists and initiative must be socialized by local units. • Vulnerability criteria must be explained to all community members. • Selected HHs list must be published in public place for any consultation.
Bias by staff and volunteers on beneficiary selection	• Encourage response from communities by using the hotline and feedback boxes • Confidentiality maintained at management level • Frequent monitoring of field level staff by senior officer • Orientation on the GUS code of conduct
Multiple beneficiaries from the same household	• Two members from the same family (dependent) are not allowed to receive the grant considering large numbers of poor households that exist in the community. The HH should be consulted, and one member may be dropped from the list.
Cash Transfer	
Cash transfer through bank may not be suitable for people living with disability or the elderly.	• Cash in envelope delivered by designated staff / volunteer and documented
Bank not willing to open account for HHs	• Bearer cheque can be issued with proper documentation. (Follow guideline)
Risk of negative community actions resulting from a small group being targeted	• Community participation, consultation, and engagement
Incorrect information does not match ID card	• Consult government units/representatives and correct the documents
Loss of ID card	• Certification required from the Ward office
Delay in approval/endorsement from local government units	• Decision overruled by unit management and program given the go ahead. Unit coordinate with DDMC

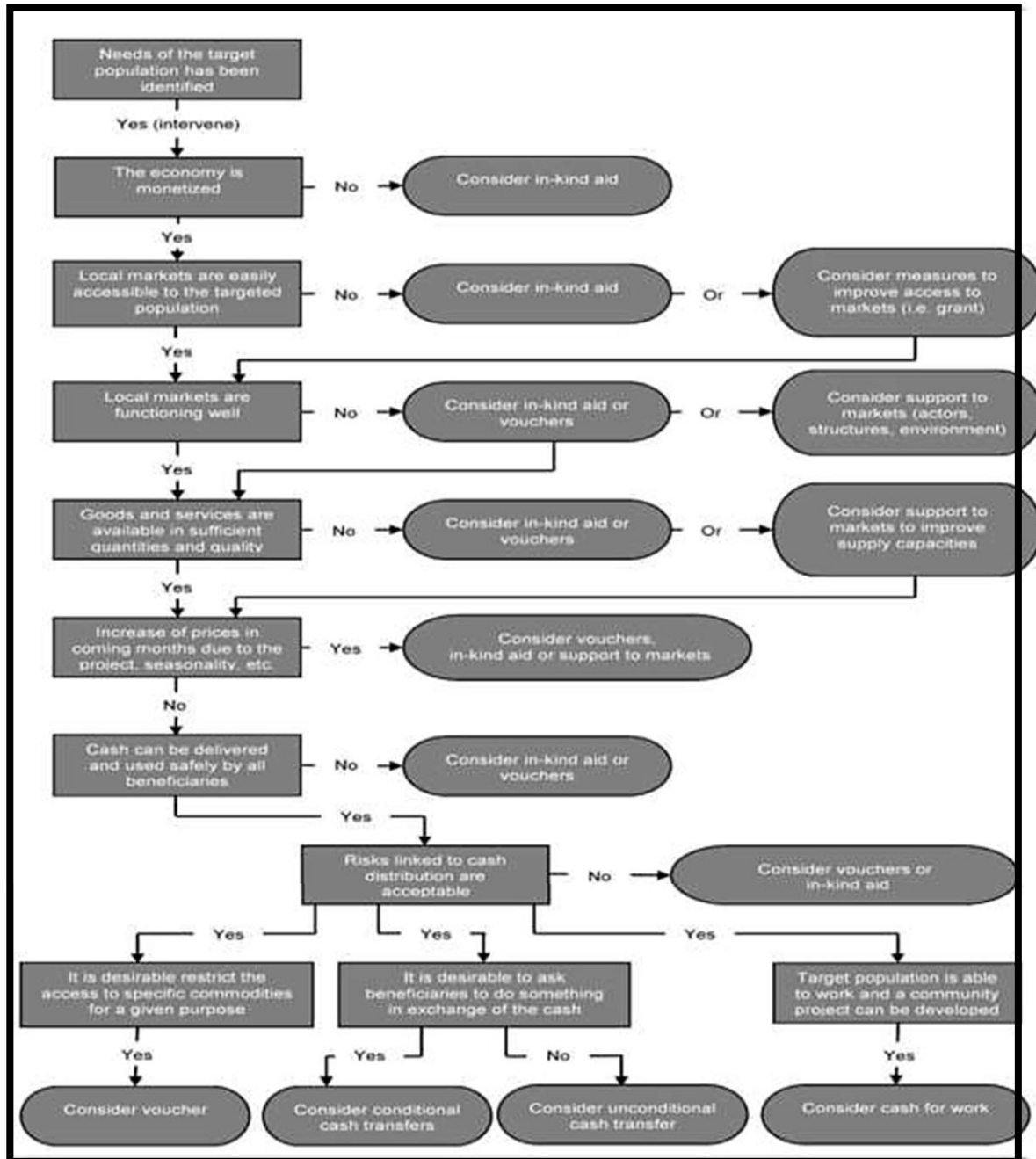
Tension due to noncompliance of grievances	GUS team may exercise authority and take decision to resolve
Security risk to staff and volunteers	- Provide adequate training about activity implementation - Communicate intensively with national and local authorities, stakeholders - Ensure that beneficiary targeting is carried out in a transparent and participatory way - Design and implement complaint and feedback mechanism to allow beneficiaries to complain in a peaceful way - Develop a good working relationship with other NGOs working in the same area - Ensure that the community understands the consequences of any threat to security (that the program could be withdrawn or suspended, if necessary) - Take into consideration external factors that may increase risks when planning cash distribution (e.g., public gathering, social event)
Post Cash Transfer	
Beneficiaries withdraw after receiving first installment	Automatically, he/she ceases to be eligible for the second round of the grant
Misuse of cash (spending on another sector than agreed)	The team will monitor the activity the household has started with the first installment to see if it is a legitimate activity that directly contributes to the agreed activity plan. In this case the household activity plan will be changed to reflect their revised activity. After the household activity plan has been officially revised, the household will be eligible to receive the second installment.
The beneficiary has migrated to another city/country or has moved without being able to identify their Location.	Any authorized person (A person directly involved with the household on LHs (husband and wife, in the case of orphan- relatives, for senior citizen- the caretaker) from the family able to continue the livelihood activity will be eligible. If the whole family has migrated, then these households will not be eligible for a second installment
Atrocity on women beneficiaries	Committee members and GUS volunteers should make an effort to register if such cases happened, number of family quarrels, violent action after cash release while respecting the social dignity of the family. If needed, trained volunteers should be engaged with the HH for counseling
Beneficiary does not share information during monitoring	Automatically, he/she ceases to be eligible for the second round of the grant. The local government should be informed and counseling with the beneficiary may be made
The right type of inputs is not available in the market	The team should support beneficiaries in taking the right decision while choosing livelihoods. A market study should be done at the unit level. GUS team may be trained on market assessment, price monitoring, etc.,
Failure of a program activity	GUS should clearly make the beneficiary understand or display that GUS does not take responsibility for failure of a program activity. Therefore, beneficiary should choose appropriate livelihood activities at the beginning

Accident or injury during implementation of the activity	GUS through the CEA process should increase the awareness of the beneficiaries that any liability including injury, accident or mishap while implementing the activity is the responsibility of the beneficiary. Insurance process should initiate prior to implement the activities if program allow
Beneficiary unable to perform due to nature of Livelihood activity	Extra efforts, counseling services may be provided to beneficiaries with special needs.
Cash for Work	
Negative community action	- Gather information prior to CFW rollout - Community mobilization at all stage for CFW program. - Present beneficiary criteria, setting of feedback mechanism to address grievance.
Risk of data collection error on phone numbers	- registration training to staff - supervision and monitoring of data - Cross check code.
Risk of receiving wrong information	Establish good communication channel
Risk of innumeracy and illiteracy	Assign staff to assist beneficiaries
Beneficiaries attempt to access cash more than assigned to them	- Distribute beneficiaries' card. - cross checking names
Security threat to staff	- Staff training on security - Establish security plan - Insurance of staff and volunteers
Lack of cash liquidity form service providers	Contract with service providers and banks regarding the payment installment timeline.
Risk of corruption and security of financial transaction	- Authorize a specific team to handle cash - Clear communication to beneficiaries
Dispute within households with money is in the person's hand.	Communication to inform intended users.
More buyers limited supply cause increase in price.	- price monitoring - Find alternative market options.
Flow of more unskilled labor than anticipated	Establish timecard
Conflict of wage rate and tax applied wage rate.	Define the cash limit depending on local wage rate.
Vouchers	
Risk of theft and fraud vouchers produced.	- Staff Training on CVA SOP and security - Community participation - Verification - Providing list to vendors
incorrect vouchers	Bar coding of vouchers

	• Setting up unique reference numbers in beneficiaries' card for cross reference.
Risk of traders not having sufficient quantity and quality commodities	• MOU with traders • Monitoring quality of items. • Orient and aware traders
Risk of high commission rate applied by local traders	• Identify number of traders to reduce monopoly of a particular trader.
Traders bookkeeping not reconciled	• Establish easy control mechanism
Direct cash (cash in envelopes)	
Risk of security related threats	• Community consultation at all stage • Prepare security plan based on the risk assessment • Staff training and awareness on security management • Authorized cash handling team established with controls and segregation of duty. • Develop clear procedure for addressing beneficiary'sgrievances/complaints • Provision of insurance
Risk of insecurity for staff, volunteers, and beneficiaries during handling of physical Cash	
Risk of corruption, fraud, and money diversion	
Risk of incorrect payment or beneficiaries not correctly registered	
Mobile Money Transfer (e.g., bKash)	
bKash agent may not be capable to arrange sufficient amount of money.	• Meeting with bKash agent in the respective area to prepare to make available sufficient.
Limited knowledge on MMT	• Orient beneficiary on how to use MMT.
Money Transfer through Post Office	
Long distance from community	• In consultation with BPO identify distribution points which are closer to community.

Annex-3

The decision-making tree for selection of modality



Annex-4

Basic checklist (CEA integration into cash)

Context and Project/program types	Establish tools and channels to act on CEA
Resilience/DRM/CD projects in rural areas (V2R, WASH, Flood resilience, and others)	Inform to beneficiary: Beneficiary card/profile, Community meeting, consultation, door-to-door visit, household visits, SMS/list display in common place Feedback mechanism: Hotline, Feedback box, Information and feedback hub, survey, feedback assessment
Hard-to-reach and displacement areas (CHT-EcoSec, WASH/Cox's Bazar-PMO and MRRO)	Inform to beneficiary: Beneficiary card/profile, Community meeting, consultation, door-to-door visit, household visits, voice messages/Mobile call/list display in community cluster meeting Feedback mechanism: Hotline, Information and feedback hub, feedback assessment/perception survey
Resilience/DRM/CD projects in urban and peri-urban areas (V2R, HRGF ELNHA, projects)	Inform to beneficiary: Beneficiary card/profile, Door-to-door/household visits, SMS/Mobile call, online session, making, consultation with the stakeholders Feedback mechanism: Hotline, Email, Information and feedback hub, poll survey, feedback assessment
Early recovery/Forecast based actions in rural and Hard-to-reach areas	Inform to beneficiary: Beneficiary card/profile, voice messages/Mobile call, online session, making, consultation with the stakeholders Feedback mechanism: Hotline, Email, Information and feedback hub, poll survey, feedback assessment
COVID-19 operation/projects in vulnerable/risk prone areas	Inform to beneficiary: Community consultation, door-to-door/household visits, SMS/voice messages/Radio, making, social media engagement, leaflet distribution Feedback mechanism: Hotline, Email, Information and feedback hub, poll survey, feedback assessment

Role of CEA team

- CEA team will develop Frequently Asked Questions (FAQ) based on interventions
- Activated CEA committees at NHQ/Unit/Communities level and maintain close coordination with project management team/PIC
- Establish CEA mechanism (inform to beneficiaries and feedback and complaint response mechanism) during assessment/survey, beneficiary selection, list validation, distribution, post evaluation.
- Volunteer/NDRT/CO will receive and register the feedback and complaint through hotline/feedback hub/community meeting/respond to the beneficiaries as per FAQ
- GUS CEA team will collect CEA report from the assigned persons from unit/communities/hotline
- CEA report will be shared with relevant projects/departments/partner

Role of project management team/PIC/UEC

- Inform to beneficiary about risks/vulnerabilities rankings/their preferred cash transfer modality, collection process and feedback mechanism (above guideline).
- Establish a feedback and complaint response mechanism (Share GUS hotline number, setup feedback and information hub/desk, fix unit level feedback hub), in line with the community's access and security.
- Deploy NDRT/volunteers with CEA team to respond to feedback and refer all complaints to the committees (CEA team) managed by the CEA committee members (Community/Unit/Central/Steering committees) as per CEA policy and guideline.
- Disseminate the GUS Hotline Number among the intervention areas and key stakeholders
- Mention the cash amount, purpose of the program, name of the target area, timeframe and GUS logo in the Banner/Festoon/Signboard/Billboard/leaflet/beneficiary card/profile
- Train independent volunteers/staff to conduct the satisfaction/exit surveys and PDMs

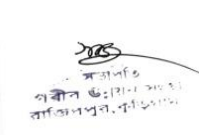
Role of Oxfam ELNHA

To ensure all technical support to GUS team and project management team on CEA integration approach in cash.



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