

Cash assistance for the purchase of dignity items in emergencies: a Bangladesh case study



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Introduction

Bangladesh is frequently affected by cyclical floods, a situation worsened by climate change. Between September 2023 and March 2024, UNFPA Bangladesh and local partners responded to severe floods in the Chattogram division, specifically in the hilly Bandarban district and the nearby coastal sub-district of Cox's Bazar.

The floods caused extensive damage, leaving thousands without basic necessities, claiming over 50 lives and affecting 1.2 million people, many of whom lost their livelihoods and faced increased economic vulnerability and displacement. In response, UNFPA launched emergency interventions to provide the Minimum Initial Service Package (MISP) for sexual and reproductive health (SRH) and for risk mitigation and response to gender-based violence (GBV), with a special focus on the needs of flood-affected women and girls.

As part of its response, UNFPA Bangladesh provided unrestricted, unconditional cash assistance to over 4,000 women and transgender individuals, allowing them to purchase dignity items from local markets instead of receiving in-kind dignity kits. This approach marked a global first for UNFPA, supported by timely funding from the United Nations Central Emergency Response Fund (CERF). In line with UNFPA's Guidelines for Cash and Voucher Assistance (CVA), the decision to use cash was based on assessments of recipients' preferences, the availability of items in local markets, access to these markets, and potential risks associated with cash provision.

Consistent with the standard practice for distributing in-kind dignity kits, the cash assistance was integrated into the country office's broader GBV prevention and response activities. Local women support volunteers played a crucial role in communicating essential information to recipients about GBV and SRH services, women's safety, referral pathways, and available support options.

By promoting financial autonomy, UNFPA aimed to build resilience and support recovery among flood-affected women and transgender individuals, recognizing the importance of independent decision-making in the aftermath of the floods. Monitoring indicated that the cash assistance allowed recipients to make essential purchases tailored to their personal needs and those of their children and families.



Objective

Dignity kits are essential in humanitarian emergencies, helping women and girls meet basic personal needs. As a cornerstone of UNFPA's response, these kits play a crucial role in safeguarding the health and dignity of women and girls during crises, such as natural disasters or conflicts. According to the Inter-Agency Minimum Standards for GBV in Emergencies Programming, the items provided in dignity kits enhance safety, hygiene, access to services, and mobility, and are particularly important to support menstrual health. Without adequate culturally-appropriate items, women and girls face increased risks of GBV, compromised health, restricted mobility, and isolation from public spaces. Dignity kits typically include items like menstrual pads, soap, underwear, detergent, a flashlight, toothpaste, a toothbrush, and a comb, all conveniently packed in a backpack or bucket.

In response to the devastating floods in Chattogram Division, UNFPA Bangladesh introduced a new form of assistance: providing cash assistance equivalent to the estimated cost of dignity items and transportation expenses. This approach aimed to offer vulnerable women and transgender individuals greater choice and autonomy, allowing them to purchase culturally-appropriate items based on their preferences and needs at their convenience. This initiative was part of UNFPA's effort to explore more flexible and empowering ways of delivering aid. Additionally, it allowed UNFPA to gain deeper insights into the priorities of women and transgender individuals through the use of cash assistance, while also recognizing its potential positive impact on the local economy's recovery.



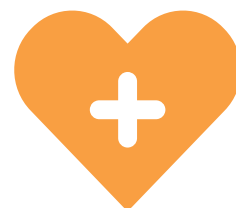
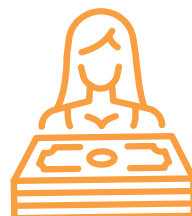
Feasibility and assessments

UNFPA Bangladesh has implemented CVA in numerous humanitarian and nexus projects in recent years. This includes cash within SRH programming to assist pregnant women with obstetric emergencies, enabling them to access care and ensure safe deliveries in medical facilities during flood responses. Other initiatives have involved [vouchers to support maternal health in Cox's Bazar](#), [cash and vouchers for menstrual health in Dhaka's urban slums](#), cash assistance in GBV case management, and cash for anticipatory action. Additionally, when distributing in-kind dignity kits in emergencies, UNFPA Bangladesh includes a small cash transfer to cover transportation costs to and from distribution sites.

Several factors have contributed to the successful integration of cash assistance into UNFPA Bangladesh's GBV and SRH programming. The country office's extensive experience with CVA across various SRH and GBV programs has been instrumental, coupled with an innovative mindset within the UNFPA team, backed by strong management support, allowing for the exploration of new approaches. Bangladesh's well-developed financial services, particularly mobile money networks, and widespread phone ownership, including among women, have also been pivotal. Additionally, the government's prior experience with cash transfers in social protection, coupled with efforts by other humanitarian and development partners, has provided a strong foundation. Finally, the resilience of markets and services, which generally remain functional or recover quickly after severe flooding, has further enabled the effective implementation of cash assistance.

The feasibility assessment for the cash for dignity items response involved consulting women and transgender individuals to understand their preferences and identify potential risks, including GBV and protection concerns. This consultation informed the risk analysis, ensuring alignment with UNFPA processes. The assessment also evaluated market functionality in and near the flooded areas, confirming that dignity items were available and accessible for recipients using cash. Feedback from recipients was cross-checked to confirm these findings.

During planning consultations, UNFPA field officers and partners asked groups of women about their preferred method for accessing dignity items—whether through in-kind distribution, cash, or vouchers. The women strongly favored cash, particularly since local markets quickly recovered after the floods. This preference was reaffirmed in post-distribution monitoring after the cash transfers. Similarly, transgender individuals consistently preferred cash assistance across UNFPA projects in Bangladesh, including in this Chattogram division intervention. This feedback was instrumental in shaping the cash assistance design for the flood response in Chattogram.



Design

Targeting and registration

Cash assistance for the purchase of dignity items through local markets was provided in the districts of Bandarban (Sadar, Lama, and Thanchi upazilas) and Cox's Bazar (Chakaria upazila). The program targeted over 4,000 vulnerable women and transgender individuals aged 19 and up, whose belongings and income were affected by the flooding and who lacked access to sufficient dignity items to meet their individual needs.

UNFPA's local implementing partner (IP) Tahzingdong, supported by 28 UNFPA-trained community women support volunteers, compiled the recipient list. Volunteers collected information from various groups in the local communities, including pregnant women, lactating mothers, widowed or divorced women, women with disabilities, and transgender individuals, commonly referred to as "Hijra". Priority was given to low-income and female-headed households earning minimum wages.

Volunteers gathered data through community outreach and structured interviews using the Kobo data collection tool, primarily conducting one-on-one meetings as part of house visits, with training provided by UNFPA. Eligibility for the assistance was verified by UNFPA. Transgender individuals were reached through volunteers and local NGOs given their marginalized status and frequent isolation.

Implementation model - key partnerships

The project was implemented by Gana Unnayan Kendra (GUK), a national NGO, and Tahzingdong, a local NGO in Bandarban. GUK handled the contractual relationship with the financial service provider. While this was GUK's first experience with cash assistance in GBV response programming with UNFPA, the organization had previously managed multi-purpose cash assistance with other international partners. GUK had also been trained by UNFPA on GBV in emergency response and anticipatory action, including cash for dignity items, in 2023 as part of UNFPA Bangladesh's preparedness activities.

Tahzingdong, a new partner subcontracted by GUK, was involved due to the diverse ethnic groups and local governance in Bandarban. This was Tahzingdong's first experience with cash assistance for GBV risk mitigation, and its personnel received direct training from UNFPA. Tahzingdong's local knowledge and outreach capabilities were crucial for collaborating with community women support volunteers, identifying recipients, and facilitating cash transfers via mobile operator BKash.



Delivery mechanism, transfer amount and frequency

The unconditional and unrestricted cash assistance was delivered through BKash, a widely used mobile operator in Bangladesh with extensive network coverage and numerous cash-out points. Delivery of the assistance through BKash allowed UNFPA to mitigate potential risks associated with providing cash in-hand amidst security concerns in the intervention districts.

UNFPA Bangladesh based the cash assistance on an existing list of 15 culturally-appropriate items typically included in dignity kits during emergencies. These items were designed to mitigate GBV risks and improve safety, such as flashlights. Consultations with flood-affected women and transgender individuals confirmed the usefulness of these items.

The cash assistance, totaling 3,200 BDT (USD 29), covered the estimated cost of purchasing the identified dignity items from the local markets as well as transportation to a BKash cash-out point. Recipients were provided with a one-time cash transfer to purchase items according to their needs and preferences.

Communication with the recipients

During registration and community sensitization, recipients were informed about the targeting criteria, the purpose of the cash assistance, the amount, duration, and cash-out procedures. They received a standard 1-page document from UNFPA Bangladesh, typically provided with the dignity kits, which in this case detailed the items that the cash assistance was designed to cover, as well as available referral pathways to other assistance. Recipients were also provided with essential GBV information, including basic concepts, risks, and mitigation measures. Additionally, recipients were given a contact number for community women support volunteers in case of any issues with the cash assistance.

Consent for collecting personal information was obtained during orientation, and data confidentiality was maintained by all stakeholders. UNFPA Bangladesh ensured that data access was role-based and shared only as necessary for the cash transfer process.

Coordination: “Protecting” the objective of the cash for dignity items

To ensure that the needs of targeted individuals and their households were fully met, UNFPA Bangladesh coordinated with other humanitarian actors, including the UN World Food Programme (WFP), which was providing multi-purpose cash to women and others in the affected areas. This coordination was crucial, as addressing other priority needs increases the likelihood that women would use the cash assistance to meet their own dignity and well-being needs, thereby enhancing the impact of UNFPA’s sectoral cash for dignity items and giving women more choice in how they utilize the assistance. However, transgender individuals received only UNFPA’s cash assistance.

This approach aligns with the need for coordinated cash assistance strategies that combine sectoral cash with multi-purpose cash to address basic household needs. The effectiveness of “Cash+” packages, which combine different types of assistance, has been recognized by various Cash Working Group members in Bangladesh, including UNFPA, and has been endorsed by the Humanitarian Country Team and presented to government counterparts.

Monitoring and programme results

A one-time cash transfer for dignity items was successfully disbursed to 4,043 women and transgender individuals in the flooded areas of Chattogram division. Post-distribution monitoring was carried out jointly by community women support volunteers from the local partner Tahzingdong, with technical oversight from UNFPA. This monitoring, conducted both in-person and by phone in the weeks following the mobile cash transfers, assessed the safety, impact, and satisfaction with the cash assistance. It also addressed any issues related to cash reception, retrieval, and the availability of desired items in local markets. Additionally, UNFPA Bangladesh engaged another local organization for independent monitoring of the cash process to gather insights and make improvements for future cash assistance programs.

Cash delivery process

Most recipients withdrew their cash assistance through BKash agents shortly after receiving it in their mobile accounts. BKash agents were widely available in Sadar towns and some villages, which facilitated easy cash retrieval and purchases. For example, one woman living near the Sangu River accessed a cash-out service just 100 meters from her home.

However, in remote upazilas like Lama and Rowangchhari, recipients faced challenges due to the distance from BKash agents. Some had to travel up to 3 kilometers, often seeking help from family members or community support volunteers to withdraw cash from main marketplaces. One woman had her husband assist her by walking and taking an auto-rickshaw, which cost 100 BDT (USD 1), while another in Lama traveled 1.1 kilometers to a cash-out point, using a mix of walking and public transport to buy essentials such as sanitary pads and basic clothing.

Monitoring revealed that most recipients cashed out their transfer within two days of receipt. For instance, in Sadar and Lama Upazilas, 90% of recipients withdrew the full amount within two days and immediately used 30%-40% of it for purchases.

No issues with cash-out points or extortion were reported. However, some recipients felt neglected due to inadequate communication about cash transfer dates, leading to perceptions that early recipients had preferential treatment from the community volunteers and field workers. These issues, identified as lessons learned, will be addressed in future cash assistance programs by UNFPA Bangladesh.



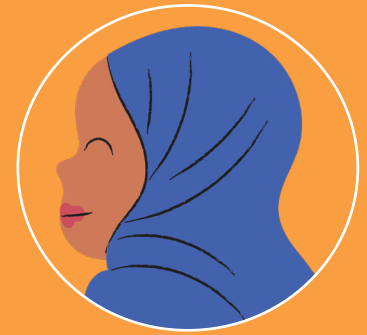
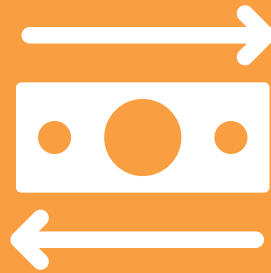
Impact of the cash for dignity items

The cash assistance was provided at a crucial time for women and transgender individuals whose homes and belongings were damaged by the floods. Recipients emphasized that it allowed them to purchase essential items they otherwise could not afford, restoring a sense of dignity and control over their spending. Recipients used the cash in various ways, prioritizing what they felt was most necessary. Common purchases included clothes, sandals, and sanitary pads. Additionally, some used the funds for doctor visits, warm clothing and hygiene items, especially given the onset of winter and flu season. Overall, the cash significantly helped women support their families during this challenging period.

A majority of recipients interviewed after the cash delivery expressed gratitude for the information they received on GBV risk mitigation and the availability of nearby GBV and SRH services.

While cash recipients occasionally prioritized family needs over their own health and hygiene, these were their own choices. The cash transfer enabled women and transgender individuals to make decisions they had previously been unable to, enhancing their sense of dignity during a difficult time. Even a small amount of cash assistance helped them meet their needs and restored hope for the future.

Experiences of cash recipients



One single mother used part of the cash for hygiene and clothing items and invested the rest in buying a piglet. This investment allowed her to raise the piglet and later sell it for profit, providing a small but significant step towards long-term financial stability for herself and her son.

Another mother used part of the money for a medical consultation for her 8-month-old daughter, who had a fever, and for warm clothes. She expressed profound gratitude, describing the money as “a blessing from God that arrived during a critical time of need.”

A flood-affected woman, whose husband left her two years ago, used some of her cash to buy books for her daughter. She emphasized, “My daughter’s education is more important than anything else, especially since my husband left me in a helpless situation.” Having had to abandon her own education due to an early marriage, she is determined that her daughter will not face the same obstacles. She and her daughter share a dream of her becoming a nurse, helping others and becoming self-reliant.

Learning and recommendations



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Following this successful pilot of cash assistance for purchasing dignity items, UNFPA Bangladesh plans to continue considering this approach whenever it is relevant and preferred by recipients. Cash assistance offers flexibility, choice, and empowerment, enhancing the impact of dignity item distribution by mitigating risks related to GBV, health, and mobility.

This approach not only ensures that women and transgender individuals can access essential items for comfort and hygiene but also serves as a gateway for UNFPA and its partners to: 1) provide critical GBV and SRHR information, promote protection, and address associated risks; and 2) connect recipients to SRH and GBV services, such as mental health and psychosocial support and Women Friendly Spaces.

The experience from this pilot highlighted the importance of choice in the empowerment process for cash recipients. The targeted women and transgender individuals primarily purchased dignity items as intended, but they also occasionally chose to allocate part of the cash assistance to other priorities that were significant to their overall well-being. This outcome is highly positive, as it demonstrates the recipients' ability to make decisions based on their individual needs and circumstances.

The effectiveness of this cash assistance approach was further supported by the fact that other needs at the household level were often met by other humanitarian actors providing multi-purpose cash and complementary assistance in the affected areas. This underscores the value of coordinated support in humanitarian programming, as it allows recipients to focus on their personal needs while other aspects of their recovery are addressed.

For future responses, UNFPA Bangladesh will enhance communication regarding the purpose of cash assistance at the time of receipt and retrieval, with the goal of encouraging greater allocation of cash assistance toward meeting dignity, health, and hygiene needs. This will include sending additional text messages, using BKash cash-out agent shops as information centers, and displaying FAQs on placards, banners, or flyers. These measures will aim to enhance community understanding of the goals of the cash assistance and its importance for women, girls, and transgender individuals in meeting their personal needs. Additionally, UNFPA will tailor cash transfer amounts for recipients with special needs, such as disabilities or chronic illnesses, and clearly communicate these adjustments within the community to ensure they are understood and justified. UNFPA will also continue to work to enhance the capacity and confidence of local partners like Tahzingdong in using cash assistance.

UNFPA Bangladesh will continue to refine its cash for dignity items approach based on the lessons learned from this pilot, which is becoming a new standard for the country office. This innovative approach not only promotes empowerment and dignity for recipients but also offers significant operational benefits for UNFPA. It saves time, reduces costs, and simplifies logistics by reducing the need for procurement, transport, warehousing, distribution, and the management of expiration dates for items typically included in dignity kits. Moreover, it offers greater programming flexibility, which is especially important in disaster-prone countries like Bangladesh, and is key to support the dignity of women and girls by enabling them to make their own choices about personal health and hygiene in times of crisis.





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