

## Cash Grants in Upper Sindh Flood Response 2010

### Synthesis

This paper summarises Oxfam's experience with unconditional cash grants to 20,000 households in response to massive flooding in Upper Sindh. It retrospectively documents the Oxfam project, emphasising issues relevant to a wide practitioner audience interested in experience sharing around cash transfer programming, in Pakistan or elsewhere. The paper does not fully document design and implementation, nor does it evaluate overall impact.

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### Acronyms

CaLP	Cash Learning Partnership
CTP	Cash Transfer Programming
DCO	District Coordinating Officer
EFSL	Emergency Food Security and Livelihoods
EMMA	Emergency Market Mapping and Analysis
HSP	Humanitarian Support Personnel
IDP	Internally Displaced Person
M&E	Monitoring and Evaluation
NIC	National Identity Card
MCB	Muslim Commercial Bank
PDI	Participatory Development Initiatives
PHE	Public Health Education
PHP	Public Health Promotion
WFP	World Food Programme

1. Project title	EFSL Response in Upper Sindh: Unconditional Cash Grants
2. Duration with start and end dates	14 August – 31 October 2010
3. Location	Pakistan: Shikarpur, Larkana, and Qambar Shadadkot districts of Sindh province.
4. Budget	£752,000
5. Contact for more information	<ul style="list-style-type: none"> <li>Ms Zalynn Peishi, Humanitarian Support Personnel (EFSL): zpeishi@oxfam.org.uk</li> <li>Ms Camilla Knox-Peebles, Senior EFSL Advisor: cknox-peebles@oxfam.org.uk</li> </ul>
6. Donor	<ul style="list-style-type: none"> <li>Oxfam Disasters Emergency Committee (DEC) funding</li> <li>OCHA Emergency Response Fund</li> </ul>
7. Assessments and analysis leading to programmatic decisions	<ul style="list-style-type: none"> <li>The Guddu barrage on the Indus river diverted to western canals, causing floods together with water from neighbouring Balochistan. Kashmore, Jacobabad, Qambar Shadadkot, Shikarpur, and Dadu districts were affected.</li> <li>Estimated 80,000 people displaced to Shikarpur from Kashmore and Jacobabad</li> <li>Estimated 150,000 people displaced to Larkana from Qambar Shadadkot, Jacobabad, Dadu, and Balochistan</li> <li>Oxfam Humanitarian Support Personnel (HSP) reports</li> <li>Emergency market mapping and analysis (EMMA), especially <i>Wheat Seeds and Flour</i> and <i>Sindh</i> reports</li> <li>Key informant interviews</li> <li>Trader discussions</li> <li>Direct observation</li> <li>Khyber Pakhtunkhwa food basket analysis</li> </ul>
8. Programme rationale and context	<ul style="list-style-type: none"> <li>Hundreds of thousands of displaced people were sleeping in government and NGO camps, as well as in spontaneous camps along roads and elevated land</li> <li>Massive loss of household assets; people displaced mostly with livestock and beds</li> <li>Lost income earning opportunities</li> <li>Limited household access to cash</li> <li>Chronic food insecurity and malnutrition in Sindh</li> <li>Functional markets able to supply goods and services</li> <li>Food and non-food items available locally</li> <li>Functional banking system</li> <li>Transportation still operational after flood</li> <li>Acceptable security situation</li> <li>Massive unmet immediate needs among displaced households, not all of which were met in camps</li> </ul>
9. Operational mode	<p>Direct implementation by Oxfam GB with local partners (whose staff is seconded to Oxfam):</p> <ul style="list-style-type: none"> <li>Pirbhat (Larkana and Qambar Shadadkot districts)</li> <li>Participatory Development Initiatives (Shikarpur district)</li> </ul>
10. Principal objective	To contribute to the measurable improvement of living conditions and early recovery of flood affected populations in Pakistan
11. Specific objective	To meet immediate food and non-food basic needs of 20,000 households in Upper Sindh for one month
12. Number of beneficiaries	<p>20,000 households:</p> <ul style="list-style-type: none"> <li>10,000 in Larkana and Qambar Shadadkot districts</li> <li>10,000 in Shikarpur district</li> </ul>
13. Beneficiary selection process	<ul style="list-style-type: none"> <li>Selected districts were 'destination districts' for displaced persons</li> <li>Targeting occurred at camp level. Particular camps (formal or spontaneous) were selected on basis of need (limited food security assistance) and vulnerability, then blanket targeting therein (236 camps in Shikarpur, 56 camps in Larkana and Qambar Shadadkot)</li> <li>In some areas, displaced persons were excluded from formal camps because of religion, ethnicity, or political affiliation. These displaced groups were specifically targeted as they had limited access to assistance that was typically provided in formal camps.</li> </ul>

	<ul style="list-style-type: none"> <li>The definition of households was based on an average of 6-12 people each, with some flexibility for contextual interpretation. For example 12 or more people in cases were considered 2 households. Less than 6 could also qualify based on composition, such as more elderly, primarily children, or no able-bodied male</li> <li>Field staff registered households ‘tent-by-tent’ or by looking at sleeping arrangements. This was to verify beneficiaries and to have greater clarity in determining household size and composition.</li> </ul>
14. Type of cash transfer	<ul style="list-style-type: none"> <li>Unconditional cash grants</li> <li>Originally intended to be ‘soft’ conditional grants wherein recipients agreed to perform 5 days of voluntary service in IDP camps, although this was not followed up in practice</li> </ul>
15. Transfer amount and calculation	<p>Rs 5,000 per eligible household, one time only<sup>1</sup></p> <ul style="list-style-type: none"> <li>Grant amount was based on estimate from Khyber Pakhtunkhwa province that Rs 5,000 was sufficient for a household with 7 members for 2 weeks</li> <li>Anticipated that the same amount would suffice for 4 weeks in Sindh because prices are lower and because households were receiving other assistance in most areas (food, shelter, hygiene, etc)</li> <li>Overall estimate is that Rs 7,000 is ideal for a household of 7: Rs 5,000/month to achieve kcal 2,100/person/day and Rs 2,000 for non-food needs – assuming no assistance is provided other than cash (Rs 7,000/month is also the legal minimum wage)</li> <li>WFP estimated food basket costs for a family of 7 as follows: <ul style="list-style-type: none"> <li>Wheat flour (444 g/day)</li> <li>Pulses (44 g/day)</li> <li>Vegetable oil (26 g/day)</li> <li>Iodised salt (7 g/day)</li> <li>Sugar (26 g/day)</li> <li>Tea (2 g/day)</li> <li>High energy biscuits (75 g/day)</li> <li>Ready to use supplementary foods (50 or 90 g/day)</li> </ul> </li> </ul>
16. Cash delivery mechanism	<ul style="list-style-type: none"> <li>Order cheques</li> <li>These are written to a specific person, therefore safer than open cheques (which are equivalent to cash) and more appropriate than crossed cheques (which require bank accounts for encashment). Oxfam GB’s financial procedures in Pakistan also require strict monitoring of open cheques, which was not feasible.</li> <li>Order cheques require payee to have a government-issued form of identification (National Identify Card (NIC), driver license, or passport). Not all rural adults have a NIC, especially women. This is discussed further in Section 18 below.</li> <li>All forms of cheques are safer than cash.</li> </ul>
17. Cost for cash delivery (% against total amount transferred)	Of the partner contracts, the cash grant component comprised approximately 93% of the agreement.
18. Implementation challenges and mitigation	<p>This section focuses on the most salient challenges and solutions, especially those that could be useful for the wider community of practice:</p> <ol style="list-style-type: none"> <li>Unsupervised registration and subsequent targeting errors</li> <li>Household duplication strategies</li> <li>National Identity Cards</li> <li>Working with banks</li> <li>District government reluctance toward cash transfer programming</li> <li>Integration with public health education and promotion (PHE and PHP) activities</li> <li>Telephone complaint line for greater transparency and accountability</li> </ol>

<sup>1</sup> Rs 5,000 = £36 = \$43 = €59

	<p>a. <b>Unsupervised registration and targeting errors:</b> Unsupervised registration in early days resulted in inclusion errors of too many households. Some were inflated (with 1-2 people qualifying as a household), while others misunderstood the definition and registered 30 people as a single household (rather than an extended family comprised of several households). Re-registration was therefore required in roughly 20 camps of Shikarpur for roughly 1,850 beneficiaries. In some cases this halved the number of eligible households.</p> <p>b. <b>Household duplication strategies:</b> Some people deliberately tried to abuse the system by splitting their households across different locations to receive assistance from multiple camps. Often this was done by younger men or older women trying to register alone, despite having immediate family members registered elsewhere. (For example a focus group in Khanpur tehsil openly discussed the duplication strategies used in the early days of the response, wherein family members were divided across multiple locations to maximise distribution benefits.)</p> <p>c. <b>Not all rural adults have a National Identity Card (NIC):</b> Anecdotal reports suggested that 40% of people did not have NICs. However, the EFSL team found that “most” (i.e. over 90%) households had at least one family member with an NIC. In retrospect they estimate that perhaps 1% of grant-eligible households were missed as a result of not having an NIC, without which a cheque cannot be written or cashed. Although focus group participants vary in their quantification of how many women have NICs, they are definitely less represented than men. This poses challenges if explicitly trying to target women, as most registration was of ‘household heads’ that tend to be male. Where women were registered, it was when they were female-headed households or where husbands had lost their NICs in the flood. In all cases, eligible participants without NICs could nominate a trusted relative or friend to receive the cheque on their behalf. Focus groups report that more women are now applying for NICs, however this might only be for the perception that it increases their entitlement to aid. It is nonetheless an interesting advocacy opportunity for Oxfam to investigate further, as NIC possession also links to voter registration, for example. Before the floods, in June, the Prime Minister announced that all Pakistanis could receive an NIC free of charge. Rush fees can nonetheless be paid legitimately to expedite the process, resulting in delays for people applying for the free cards. This could have implications for efforts to encourage more women to apply.</p> <p>d. <b>Working with banks is secure but challenging:</b> Working through banks was necessary because of the risk of banditry surrounding cash transfers. Beyond the question of national identity cards, banks offered security to the transfer process and had greater capacity than post offices to handle the large number of cheque recipients. Banks nonetheless found it difficult to absorb the high level of demand for encashment. In Larkana and Qambar Shadadkot, the branches stated they would only accept 100 cheques per day per branch in an effort to control daily crowds and continue to meet the expectations of their existing clients. (There are 5 branches in Larkana, 2 in Qambar Shadadkot, and 2 in Shikarpur.) Branch managers in Larkana found that crowds were too large and in some cases too rowdy to control, especially at times when electricity was lost and the bank was without fans or air conditioning. In addition to the bank limiting the number of daily cheques, Oxfam began post-dating them to further stagger the number of people who would go to the bank each day. PDI similarly began placing partner volunteers in the branch to facilitate participants—most of whom had never entered a bank—through the process.</p> <p>e. <b>District government initial reluctance toward cash transfers:</b> District government representatives initially preferred general food distribution to cash transfers. In part they were concerned of the potential abuse of cash among recipients that risked “spoiling” beneficiaries. Oxfam was nonetheless able to discuss with DCOs the potential benefits of a cash response, such as: more appreciative constituencies, stimulated markets, and household choice.</p>
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	<p>Officials were never outright opposed to cash, so ultimately it was possible to convince them. At no point was there a possibility for district governments to withhold permission (No Objection Certificate) for Oxfam operations. At a District Coordination Cell meeting two months into the flood response, a DCO listed cash as one of the three most important needs in flood affected communities, indicative of the change in perception toward cash transfers.</p> <p>f. <b>Integration with WASH activities:</b> The cash grants originally were intended to have ‘soft’ conditionality, requiring participants to contribute 5 days toward maintaining environmental hygiene in camps. The EFSL team planned to use unconditional grants, but the PHP team identified an opportunity to have labour resources to ensure cleaner camps through complementary activities with EFSL. In theory voluntary contributions were to be overseen by camp or village committees, but in practice this was not followed through. PHP teams arrived later in some areas than EFSL, and earlier in other areas, providing hygiene kits and hygiene promotion. It was not possible to register beneficiaries in concert with the PHP team because of the shorter timeline required before disbursing payments. Similarly, hygiene kits could not be distributed as quickly as cheques, although it was originally planned that the two activities would be done simultaneously with the same households.</p> <p>g. <b>Telephone complaint hotline not used properly:</b> The EFSL team established a telephone hotline to increase transparency and accountability around the cash grants. The staff member managing the phone received “hundreds” of calls each day, however, largely from people requesting a cheque of their own. This completely defeated the purpose of the telephone line that was intended to ensure recipients could make legitimate complaints or resolve potential problems in cashing their cheques. Accountability was still important to the team, so they invested more time in focus groups and PDM data analysis to try identifying potential difficulties before they became problematic for participants.</p>
19. Role of finance and logistics staff	<ul style="list-style-type: none"> <li>• A national finance officer from the Islamabad office was not involved in the assessment process itself, but came to Sindh in week 2. This was later in the response than ideal. The role of finance in this emergency was critical in the following areas: <ul style="list-style-type: none"> <li>○ Determining what cash delivery mechanism could be used. This includes: Assessing what types of cheques should be used (open, order, or crossed cheques); Determining fees associated with transfers for different types of accounts and delivery modes; Determining lag times associated with each bank to establish an account and have cheque books ready.</li> <li>○ Developing a relationship with the branch manager for each branch.</li> <li>○ Setting the entire finance system, which includes preparing cheques, ensuring internal verification mechanisms to prevent duplicate cheques, and identifying cheques that are not accounted for.</li> </ul> </li> <li>• Logistics staff did not participate beyond supporting routine travel and support. This logistic ease was recognised as an advantage of cash transfer programming.</li> </ul>
20. Formats and guidelines prepared	<ul style="list-style-type: none"> <li>• Beneficiary registration format</li> <li>• Registration identification card</li> <li>• Cash grant ways of working</li> <li>• Post-distribution monitoring format</li> <li>• Price monitoring tool</li> <li>• PDM and price database</li> <li>• Cheque receipt format</li> <li>• Duplication database</li> <li>• Reconciliation report format</li> <li>• Accountability posters in Sindhi</li> </ul>
21. Contribution to cash coordination group and cluster	<p>Close coordination has been maintained during and after the project with cash coordination groups in Islamabad and Sukkur:</p> <ul style="list-style-type: none"> <li>• Cash Learning Partnership (CaLP): Oxfam GB is a CaLP steering committee member, and is housing the CaLP coordinator in Pakistan. Real time experience sharing has been ongoing with the coordinator, but this has not</li> </ul>

	<p>been well documented due to the intense time pressure of implementation. This paper and its accompanying analysis of post-distribution monitoring will be disseminated through the CaLP website.</p> <ul style="list-style-type: none"> <li>• Technical Working Group: This is a technical platform at Islamabad level for systematic collaboration and learning, a reference point for all cluster members engaged in CTP. Here too experience has been shared informally with members and this document will be disseminated via the web portal.</li> <li>• Inter-Cluster for Cash and Voucher Programming: This is a Sukkur-level initiative co-chaired between Oxfam GB and WFP. It is intended to be a technical forum for exchanging ideas and experience, a complement to the other coordination forums provided by other clusters (WASH, shelter, community recovery, etc). Oxfam presented initial (but incomplete) findings from its cash grant monitoring.</li> </ul>
22. Evaluations or reviews conducted	<ul style="list-style-type: none"> <li>• Real Time Evaluation of Oxfam International’s Response to the Pakistan Floods (July – September 2010). Document draft dated 8 October 2010.</li> <li>• EFSL situation reports that summarise context and activities.</li> <li>• Additional documentation by EFSL Technical Team Leader still pending, but significant opportunities remain to capture lessons learned and create case studies for future capacity building initiatives related to cash transfer programming.</li> </ul>
23. Key lessons learned	<ul style="list-style-type: none"> <li>• Participants everywhere insisted that cash was a more appropriate and more empowering approach than food distributions. Cash enabled them to prioritise their own needs. One focus group even said outright that anybody who advocates food aid in this context is wrong.</li> <li>• Involving an experienced national finance officer in the initial assessment could have halved the response time of initial grant disbursements from 2 weeks to 1 week, based on their expertise of banking systems and procedures about which the EFSL team knew less.</li> <li>• Registration teams needed to be mobile to keep up with mobile populations. They also had to shorten the time gap between registration and distribution to ensure that recipients could be located.</li> <li>• Oxfam Pakistan did not capitalise on existing experience from the 2009 IDP crisis, during which a banking assessment of sorts had already been conducted. The response also utilised order cheques, however the Sindh team was essentially investigating cash transfer mechanisms from scratch.</li> <li>• Staggering cheque dates helped to relieve bank crowding, as did placing partner agency volunteers in branches. However this limited the number of participants who could receive payments each day (although, according to the PDM data, not to a problematic extent).</li> <li>• Maintaining more proactive relationships with district branch managers of MCB would have helped keep tensions lower throughout implementation. In retrospect the managers agree to the “noble” cause, however they insist that the process could have been smoother, especially in terms of crowd control.</li> <li>• Aside from branch capacity and cheque fees, the question of transfer speed proved to be instrumental in identifying a banking partner for the project. The fact that Oxfam already used MCB in Islamabad meant that transfers could be posted on the same day, compared with 3-5 (and up to 10) days with other banks.</li> <li>• Having experienced staff at all levels (Oxford, Islamabad, and Sindh) confident in making rapid decisions was critical in the speed with which transfers started, 15 days from the onset of flooding in Sindh. This is remarkable compared with previous Oxfam experience, such as 10 weeks to begin cash transfers after the 2005 Pakistan earthquake.</li> <li>• Field M&amp;E staff were not sufficiently supervised to maintain consistent approaches to data collection, entry, and reporting—thereby reducing the utility of monitoring.</li> <li>• Rural women and men with no previous banking experience were able to access and utilise bank facilities, even if not literate.</li> </ul>

24. Recommendations for future cash grant programming	<ul style="list-style-type: none"> <li>• Conduct an analysis of financial institutions and potential cash transfer modalities as part of routine emergency preparedness to reduce response time.</li> <li>• Involve an experienced finance officer as early as possible in the assessment and design process.</li> <li>• Work with at least two different banks at the same time to increase the volume of payments possible each day.</li> <li>• Registration teams should have distribution teams following close behind to ensure minimal delays and track the onward migration of registered grant recipients.</li> <li>• Hygiene, shelter, and cash transfers should all be done simultaneously with the same households for more complementary activities and greater impact.</li> <li>• Stronger monitoring systems need to be established to pre-empt independent tools from being developed in different locations within the same project. This will provide more rigorous and more timely information upon which to base programmatic decisions or reporting.</li> <li>• Explore the advocacy potential of female NIC registration as an entry point to longer-term strategic gender needs of women.</li> </ul>
25. Analysis of programme data	<ul style="list-style-type: none"> <li>• See below.</li> </ul>

The following data come from project monitoring conducted by partner organisations Pirbhat and Participatory Development Initiatives (PDI) in conjunction with Oxfam. Data were collected in Larkana, Qambar Shadadkot, and Shikarpur districts as follows.

**Table 1: Sampling approaches**

	Larkana & Qambar Shadadkot	Shikarpur
Data collection	2 rounds	3 rounds
Randomly sampled households	526	292
Confidence level	95%	95%
Confidence interval	±4.2%	±5.7%

**Table 2: Problems receiving money**

Every household received the amount that was announced, Rs 5,000. No cases of receiving less were found anywhere, although a handful of respondents reported problems in receiving their money (Table 2).

	No	Yes
Larkana & Shadadkot	514	14
Shikarpur	295	0

Complaints were usually about queuing time in the bank, although this was not excessive (Table 3):

**Table 3: Time analysis**

	Issue	<30 minutes (%)	30-60 minutes (%)	>60 minutes (%)
Larkana & Shadadkot	Travel time	66	28	7
	Waiting time	65	23	13
Shikarpur	Travel time	67	30	4
	Waiting time	91	9	1

Waiting time in Shikarpur is noticeably less than in Larkana and Shadadkot, principally from the combination of PDI assigning volunteers to assist grant recipients within bank branches, banks beginning to release only 100 cheques per branch per day once crowds became heavy, and Oxfam post-dating cheques to minimise further the number of people converging on the bank on any given day. Few people in any location had to travel or wait more than one hour, although project staff now question whether the travel times are accurate and undervalued here. There is ambiguity in how the question is worded in the monitoring tool, although the intent was to capture one-way travel time from participants' camp or home to the bank.

More interesting is the question of how many days passed between participants receiving and cashing their cheques (Figure 1). Over two-thirds of all participants cashed their cheques within one day of receiving them. These data are slightly misleading, however, in that banks began requiring cheques to be post-dated in an effort to reduce crowds and queues. The roughly 10-20% of participants that waited two or more days to cash their cheques is partly a reflection of the post-dated cheque, although the question was originally designed to assess how urgently households required the cash and therefore how appropriate was project targeting.

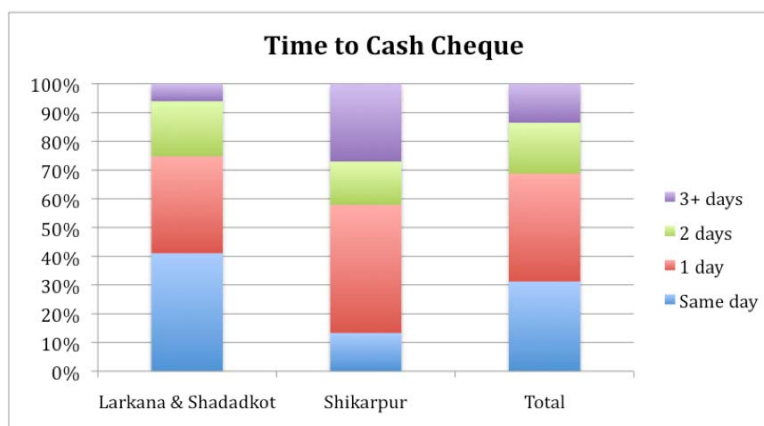


Figure 1

Most households were nonetheless able to cash and spend their grants within 2 days of receipt. It is unclear, however, why so many households—approximately a quarter—required more than 3 days to cash their cheques in Shikarpur, especially as IDPs there reportedly had easier access to banks than in Shadadkot for example.

The difference in days to cash cheques might be related to transportation costs (Figure 2), as these were slightly higher for Shikarpur than in Larkana and Shadadkot. This question is also ambiguous, but the assumption was that costs were for one-way travel to the bank if not available through own means. With almost everybody reporting less than Rs 100 (2% of the total grant), costs were not prohibitive for recipients.

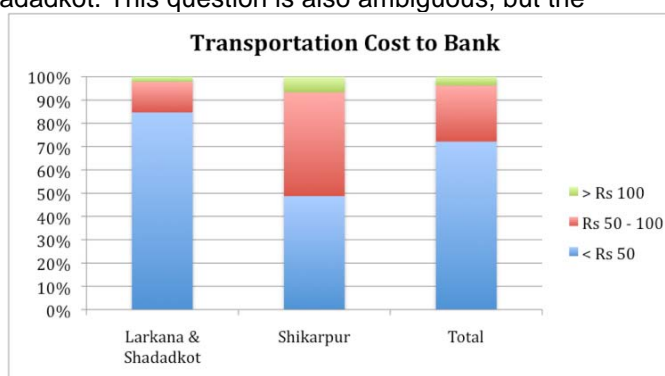


Figure 2

Questions of gender analysis are telling in the Sindhi context, particularly concerning access and control to household cash by women. This is seen most prominently in the total distribution of cheques, largely skewed in favour of men (Figure 3).<sup>2</sup>

Women or female-headed households were not the specific targets of all cash grants, however, so this is not necessarily indicative of targeting oversight or gender negligence. NICs were a critical issue here, as order cheques could not be given to anybody without government-issued identification. Staff members report that in the urgent rush to disburse 10,000 grants to fulfil immediate unmet basic needs in each area, it was more direct to register household heads than to begin questioning beneficiary sex.

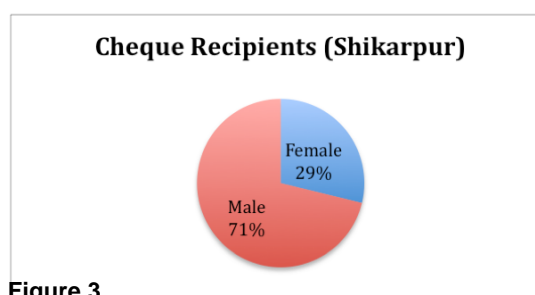


Figure 3

Access and control of cash within the household is even more interesting, as it begins to show discrepancies between who holds and who spends household cash (Figures 4 and 5, below).

<sup>2</sup> Data for this indicator were collected differently in Larkana and Qambar Shadadkot, and could not be included because of inconsistencies with the Shikarpur data.



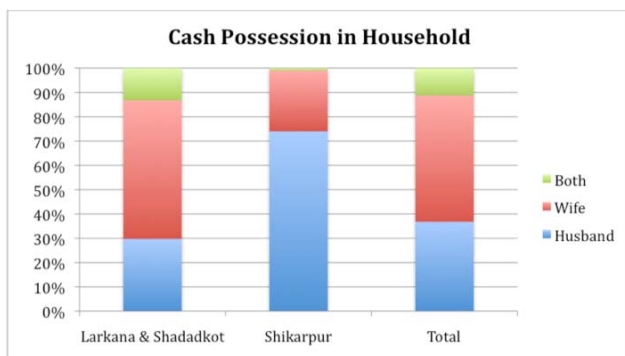


Figure 4

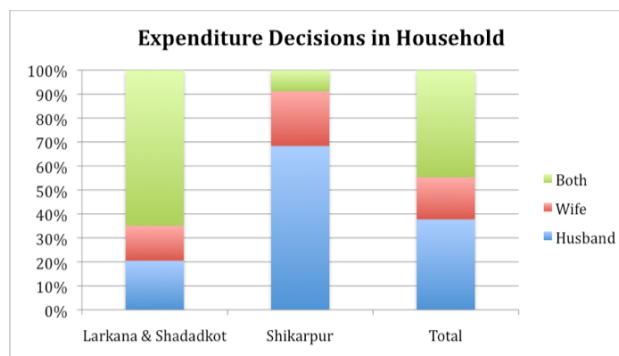


Figure 5

Project teams are unable to explain completely the significant differences in responses between Larkana/Shadadkot and Shikarpur. One possibility is again from ambiguity of the question, in that some respondents might have been speaking specifically about the cash grants and others about what usually happens within the household.

Generally, separate female and male focus group participants in all locations agreed that women are usually responsible for keeping household cash, although this is not evident in Figure 4. Expenditure decisions are generally made by men, especially when more money is involved. Women will expend small amounts for daily needs without consulting men. Staff suggest that the greater proportion of women keeping cash in Larkana and Shadadkot reflects that households were in camps at the time, where men were concerned about theft and therefore kept money at home with their wives. The same staff suggested that displacement also resulted in a greater need for consultation around expenditure, as seen in Figure 5 for Larkana and Shadadkot.

Despite the substantial discrepancies in these data, focus group participants everywhere said that women were more reliable with money than men who might spend a little on themselves (such as cigarettes and tea) before depositing cash with their wives. Male and female groups both suggested that future projects would be more successful if women were targeted explicitly for grants. This does not solve the question of NICs, however, or the potential considerations for women in remote locations to travel into town for banking within culturally appropriate norms.

In addition to potential ambiguity in how the questions are phrased, it is also possible that enumerators introduced bias. Pirbhat, for example, is specifically interested in women’s empowerment.

Looking at how the grants were spent, it appears that immediate basic needs were indeed the priority (Figure 6), with half of all money spent on food. Substantial expenditure on healthcare was unanticipated, however, especially as some urban camps had health services provided. Prevalence of skin diseases and diarrhoea reportedly increased as a result of the flood and subsequent camp conditions, but not all camp-based clinics had medications for skin diseases. This caused the unexpectedly high health expenditure, prompting Oxfam to liaise with CARE International, who was providing primary healthcare and nutritional feeding in camps and a hospital, to ensure that medicinal and acute nutritional needs could be more readily met.

Another expenditure priority was continued access to credit, seen in Shikarpur. Roughly the same incidence is reported in Larkana and Shadadkot, although there it was reported as “Other” expenditure. Servicing debts helped households maintain access to credit, an important coping strategy at a time of massive asset depletion and reduced availability of loans. Servicing debt also helps households retain remaining assets rather than sell them to meet additional cash needs. Debts reportedly increased to pay for transportation at the time of the flood or time of return, although this is not reflected in the expenditure data above.

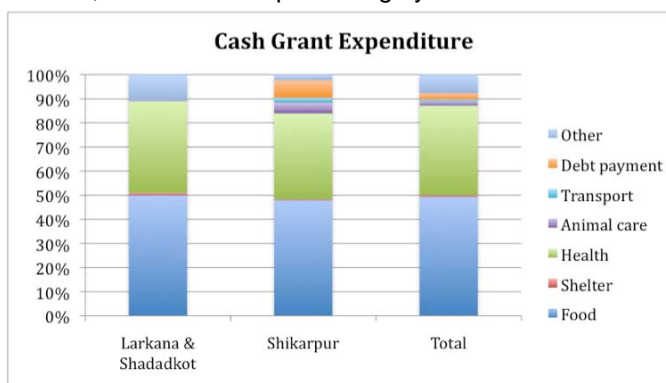


Figure 6

Immediate shelter expenses are low because most households had tents provided in camps. (Cooked food was also provided in many camps, however people preferred to buy their own because the provided food was reportedly causing diarrhoea.) Animal care is low because livestock were generally taken to relatives in higher ground locations, while remaining household members went to IDP camps. Some respondents also spent money on clothing, shoes, and household utensils.

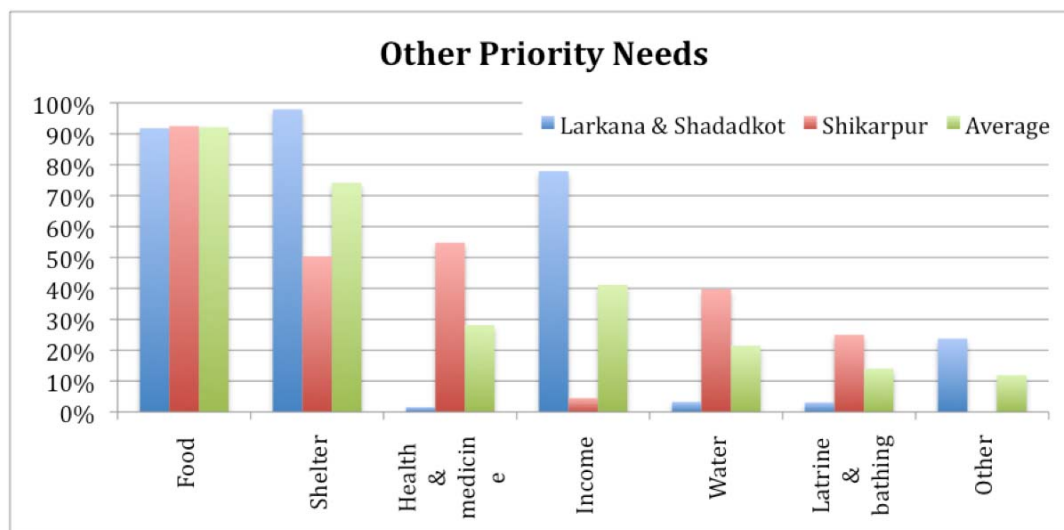


Figure 7

Participants were asked to specify three priorities for return (Figure 7), with food by far the most significant. Grant expenditure on shelter was low, but for return shelter has become a higher priority—more than healthcare despite the high proportion of grant money spent on medicine. It is unclear why Larkana and Shadadkot households are prioritising income so highly while in Shikarpur they are emphasising water, latrine, and health needs instead. This could be followed up in future analysis of recovery options, but the emphasis on income earning opportunities suggests that cash transfers would continue to be appropriate.

Finally, M&E teams in both project locations collected weekly market price data to track household access to food and determine whether grants were causing inflation (Figures 8 and 9). Unfortunately the data are not particularly illustrative, although runaway inflation did not occur. Sugar prices have increased more than anything else, although the spike in Shikarpur has not yet been explained. Also unclear is the variation in staple prices between the two districts, as they should be more homogenous.

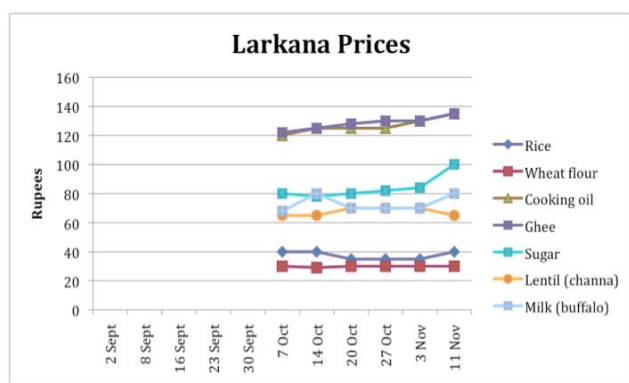


Figure 8

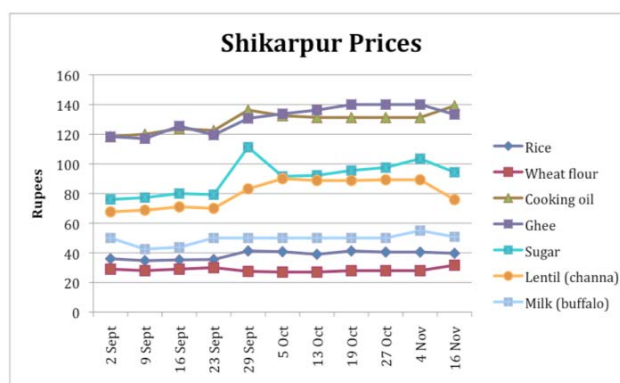


Figure 9

The monitoring data do not paint a complete picture, but respondents everywhere emphasised that the cash response to flooding was both appropriate and empowering. Households were able to concentrate on their own priorities and make their own expenditure decisions. Longer term, the initiative has also encouraged more women to obtain identity cards and introduced 20,000 individuals to formal banking systems.

## Annex 1: Timeline of Initial Response

Date	Timeline for Shikarpur District	Timeline for Larkana District
10 Aug	Rapid assessment team arrived in Sindh. This included generalist programme officer staff with no specific skills in food security who were allocated to 'EFSL', There were no staff skilled in food security or cash programming, including the finance staff	
11 Aug	Rapid assessment undertaken for WASH and EFSL in Dadu, finding that there was only a small caseload as floods had not yet reached the district. A decision was taken to refocus from Dadu to northern districts where the flood had severely affected Kashmore and Jacobabad.	
12 Aug	One EFSL Humanitarian Support Personnel (HSP) arrived in Sindh.	
13 Aug	EFSL team (1 EFSL HSP and 3 generalist national staff) arrived in Shikarpur district, where many displaced persons were arriving. Met with partner organisation, PDI, in Shikarpur to discuss the intervention. Conducted a rapid assessment and agreed to proceed on response with PDI.	
14 Aug	A budget and contract were negotiated and agreed with PDI. Beneficiary registration conducted with PDI and two Oxfam national staff. Some challenges in crowd control in registration.	Met with partner organisation Pirbhat to discuss operational area (proposed Qambar Shadadkot district and Gari Khairo tehsil of Jacobabad district), possible interventions, and rapid assessment. Plans to move to Jacobabad district cancelled as the city came under alert and water surrounded the city.
15 Aug	Registration conducted with PDI and two Oxfam national staff. Some challenges in crowd control in registration. A total 1,870 HHs were registered.	Programme Officer moved to Shadadkot city to conduct rapid assessment, but had to leave by 16 Aug, as Shadadkot city came under flood alert.
16 Aug	A planning meeting was conducted in Sukkur to prepare first stages of the activity. A decision was made for a target of 20,000 HHs for EFSL, assuming a grant size of Rs 5,000, and assuming a split between two districts. A further decision was taken that one EFSL Team Leader (Global) was required for each district in which Oxfam would be operational. A second EFSL HSP was requested.	
17 Aug	EFSL HSP returned to Shikarpur due to challenges in crowd control during registrations. Over a two week period, re-registrations were needed due to problems with the registration list (no NIC) and double registrations (more than one person per household).	
18 Aug	Flood was expected to peak in Upper Sindh at this time.	
22 Aug	Two EFSL Finance Officers arrived in Sukkur.	
23 Aug		EFSL HSP arrived in Larkana to work with Pirbhat. Decision taken to work in Larkana rather than Qambar Shadadkot district as the city was being evacuated. Assessments started.
25 Aug	Conducted an information session with traders to enrol them in the proposed cash voucher programme. However, they were not interested to work with vouchers.	
26 Aug	Negotiations conducted with several banks to determine whether order cheques would be feasible.	
27 Aug	Cash grant bank account opened in MCB Shikarpur.	
28 Aug	<b>The first cheques distributed in Shikarpur, 15 days after start of work.</b>	
31 Aug	The first cheques were cashed in Shikarpur. This was following the cheque from Oxfam GB being cleared in the cash grant account opened in Shikarpur.	
3 Sep		<b>First cheques distributed in Larkana, 12 days after start of work.</b>
31 Oct	Cheque distribution completed by this date, with 19,960 cheques distributed in Shikarpur, Larkana, and Qambar Shadadkot districts. The total value of all distributions was Rs 99,800,000 (approximately £767,700).	

## Annex 2: Photographs<sup>3</sup>



<sup>3</sup> Top row photos by Asim Saqlain; all others by Jane Beesley.