

CASH TRANSFER PROGRAMME PARTICIPATORY CONSULTATION, FEASIBILITY AND MARKET READINESS STUDY



Vibrant market systems in non-ration goods in camps

BURMESE REFUGEE CAMPS, THAILAND BORDER

June 2013

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"This report reflects the opinions of the author alone and not the TBC, DCA or the consortium members"

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Abbreviations

CaLP	Cash and Learning Partnership
DCA	Dan Church Aid
CB	Capacity Building
CBO	Community based organisation
CCT	Conditional Cash transfer
CFW	Cash for Work
CTP	Cash Transfer Programming
DRR	Disaster Risk Reduction
FGD	Focus Group Discussion
FHH	Female-headed Household
HH	Household
IGA	Income Generating Activity
LH	Livelihood
MFI	Micro Finance Institution
MFB	Minimum Food Basket
MTC	Money Transfer Company (remittance agency)
PDM	Post Distribution Monitoring
PLW	Pregnant and Lactating Women
PWD	People with Disabilities
PLWHA	People Living with HIV/AIDS
ToR	Terms of Reference
UCT	Unconditional cash transfer
WASH	Water, Sanitation and Hygiene

1 Summary Recommended Cash Transfer Programme

The initial guidance technical design recommendations for the cash transfer pilot and later full scale cash transfer programme are summarised in brief here in order to ease interpretation of the full report findings. It is important to point out that this was a feasibility study only and thus the technical design outline is for **GUIDANCE ONLY**¹.

Brief definition of pilot: An unconditional cash transfer of approximately 400 to 500 THB per adult², to approximately 400 households per camp. Starting with a trial in 2³ camps and increasing to a further 2⁴ camps in diverse settings (4 in total). Direct cash delivered to camp through improved existing cash transfer mechanism of bank account and then by hand by refugee organisation partner (KRC).

The following table summarises the recommended integrated cash transfer programme technical design:

Start date: phased roll out from Q2 2014	<u>TBC Integrated CTP for Refugee Households</u>	End date:	Exit strategy development recommended
<u>Summary</u>	Unconditional cash transfer purchase of food and domestic fuel needs from in camp shops, to the value of existing ration goods (at in camp prices), to targeted vulnerable households.	<u>CTP Modality</u>	Unconditional cash transfer
<u>Location:</u>	Starting with a trial in 2 camps and increasing to a further 2 camps in diverse settings. Increasing to all camps after evaluation of these trials. Rolling out in one or two further phases to all camps where evaluated as suitable.	<u>Cash Delivery Mechanism</u>	Direct cash ⁵ through either bank or security company delivery
<u>Partner(s):</u>	As with existing programmes (KRC, KNRC, KWO etc)	<u>Number of Beneficiaries/ Households</u> (until all qualifying households covered)	staged roll out to approximately 400 ⁶ households in increments
<u>Targeting Criteria</u>	To be decided based on evaluation of the success and appropriateness of TBCs new community managed targeting approach (October – Dec 2013) and ration reductions (Nov – Dec 2013)	<u>Cash Amount:</u> (10-12 EURO) Amounts vary between dry/rainy season and dependant on prices and transport costs between camps).	Approximately 400 to 500THB per adult/month. A reduced amount for children in line with current methods.

¹ The author is of the opinion that there has been a sufficiently robust study for the CTP pilot to be technically designed on the basis of this guidance document alone. What is recommended is that the findings be cross checked for suitability for the remaining camps. However, decision will need to be made by TBC and donors as to whether they feel a more detailed and statistically significant and fully costed assessment should be undertaken.

² Amount varies between wet and dry season and between camps

³ Starting with a trial in a minimum of two camps, but preferably moving to four or more camps to ensure robust evidence across diverse camp types. The preference would be to aim for two remote camps to allow comparison between experiences at these difficult stock pile camps and one or two accessible camps (2 camps would allow comparison between similar camp type). It is important to trial the approach in the easier, more accessible setting, as well as the difficult stockpile setting in order for the pilot to be a fair test. One further option for consideration would be to pilot, targeting a large proportion of households in the smaller camps.

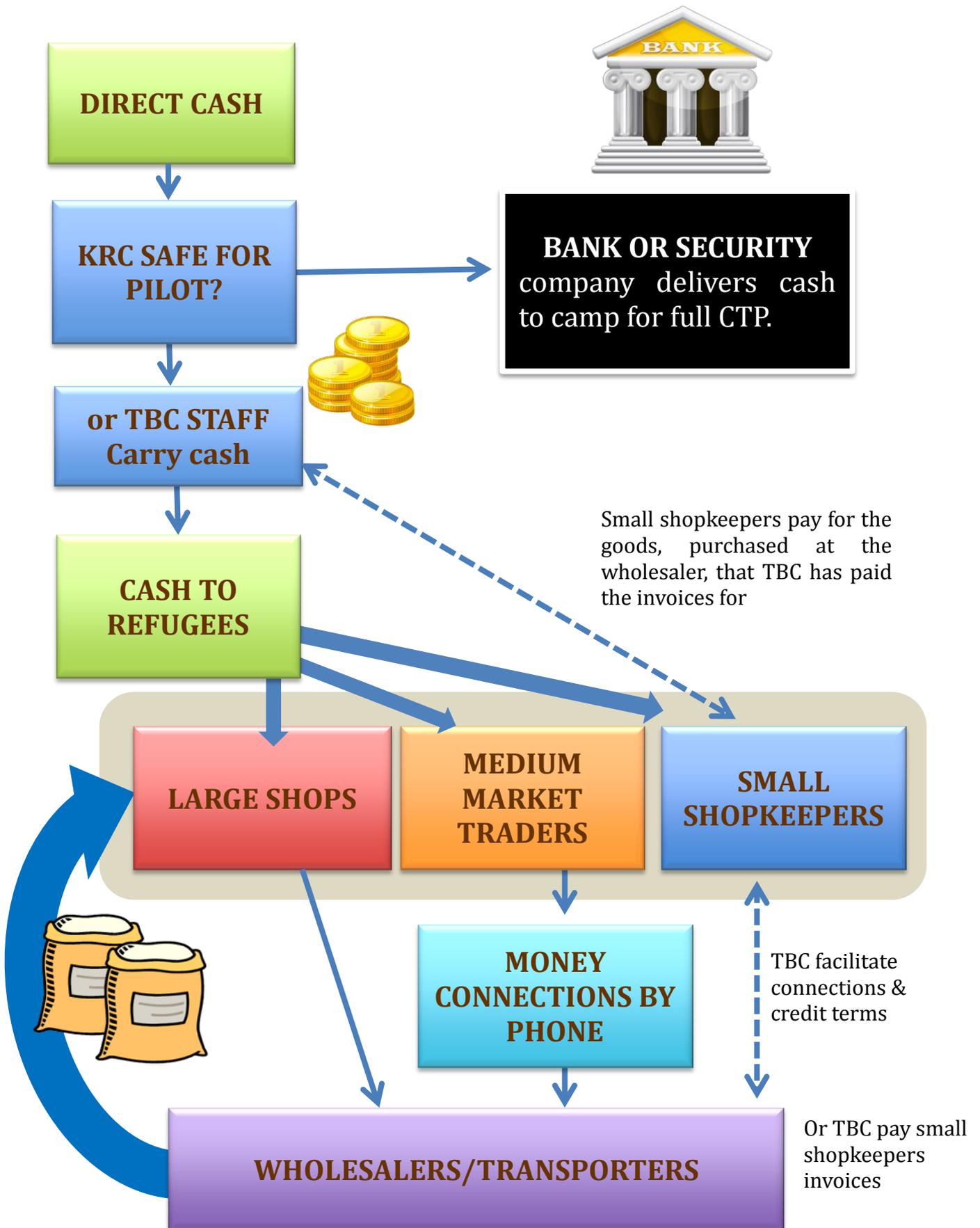
⁴ Diverse; size, geography, ethnic and religious groups and other market and financial conditions.

⁵ (known as 'in envelopes')

⁶ The aim is for the number of households targeted per camp for the first phase of the pilot should aim to be a large enough number to be a sufficient test of the traders capacities as well as to prevent the risk of impact of TBC rice being re-sold (though this will be very unlikely after the impact of the late 2013 rice reductions). In large camps, where there are good numbers of shops and traders, the number targeted for the first phase should be around 400 households. In smaller camps, some of which have populations less than 500 households and which have fewer shops and traders, the number of households should be reduced appropriately.

<u>Beneficiary Selection Criteria</u>	In line with existing (and in line with evaluation of above.	<u>Instalments:</u>	Monthly, with lump sum prior to rains for stockpiling reasons in approximately 4 specific camps
<u>Further Recommendations</u>	Move to a fully integrated cash transfer programme, with shelter and livelihoods cash grants in longer term.		

The following schematic diagram visually demonstrates the financial services and payment methods recommended for the pilot and full cash programmes:



2 Executive Summary

This study was a participatory consultation, cash feasibility and market readiness study, **not an evaluation or full technical design assessment. Nor are its findings statistically significant.** It is a rapid, snap shot⁷ guide as to whether the conditions in two contrasting camps out of the full 9 camps are conducive to a switch from the current ration distribution to a cash transfer programme. **A full market analysis was not undertaken** for the two camps surveyed. However it is considered that sufficient market and financial systems information has been gathered to be confident that the correct guidance cash transfer programme technological design decisions have been made for the two camps studied. **These will not necessarily apply across the other camps**, but are likely to be reasonably closely in line with the recommendations within this report⁸. It is important to point out that this was a feasibility study designed to indicate whether the environment in the camps would fit a cash transfer approach, and was **not a full cash transfer programme technical design process.** Any information given related to the recommended technical design of the CTP have been included⁹ at the additional request of TBC and are an outline guide only. TBC and donors will need to decide if a fully costed and researched technical design study is required¹⁰.

The Principle Findings are:

- **Preferences** - Refugees are understandably risk averse and hesitant regarding the need for a switch away from the safety and convenience of the ration to the 'unknown' aspects of cash.
- **Spending decisions** - Over half of overall HH spending would be committed to food and cooking fuel, with very little diverted for other 'non-essential' needs. When the '**food spending**' decisions are broken down it can be seen that refugees do not anticipate concentrating spending on the rice staple (36%) but spread spending around nutritionally rich and diverse food groups. There is good evidence that households will make positive nutritional decisions should a cash programme be undertaken. However further research evidence with a larger data set should be employed to establish whether this is the case for the poorest households and the most nutritionally vulnerable in particular¹¹.
- **Market Readiness** – market chains are in vibrant operation within the confines of the market environment of rules and regulations that are variedly applied¹² across the camps. The long term nature of the in kind ration has stifled in-camp food markets but traders are keen to expand sales and have the means and capacity to begin to do so in time. As would be anticipated in an economy such as Thailand, even in the case of what were considered to be the camps that were remote from markets (in terms of transportation distances, times and infrastructural difficulties that requires stockpiling) it can be seen that there are abundant producers¹³, sufficient processors¹⁴, numerous large wholesalers and abundant medium sized wholesalers (many with the private means to transport). There are sufficient large scale haulage companies and numerous alternative independent transporters for hire. Indeed the existing market supply chain is already catering for the full camps ration needs, for the majority of the ration goods, but through TBC procurement, rather than shopkeeper induced orders. Capacity to supply, store (outside camp) and transport the ration goods, therefore already exists locally¹⁵. There is already currently sufficient warehouse storage capacity within all camps, as well as within those camps that require up to 8 month stockpiling during the rainy season, in the worst case scenario years, to meet existing needs. The warehousing is however under TBC control, but there should be some flexibility/ability to rent out¹⁶ warehouse space to private or co-operating vendors.

⁷ At a fixed point in time

⁸ For example TBC staff report: "The current cost of delivering food supplies in kind to Ban Dong Yang (camp) average at approximately 250 baht/person on a standard ration". Thus the cash amount proposed in this report would be almost double this amount.

⁹ Above and beyond the requirements of the ToR.

¹⁰ The author is of the opinion that there has been a sufficiently robust study for the CTP pilot to be technically designed on the basis of this guidance document alone.

¹¹ The data set for this research was not considered high enough to make adequate conclusions with regard to specific vulnerability groups.

¹² Some camp authorities enforce movement and income generation rules more strictly than others. Advocacy for more appropriate market and income generation regulations should continue as part of the negotiations with the Thai authorities that the movement to a cash approach will require.

¹³ (except for Asia Re-mix and Charcoal to the required quality and environmental standard)

¹⁴ Though this should be assessed in other districts and camp settings.

¹⁵ Except for Asia re-mix and charcoal and YSP in some instances only.

¹⁶ Or sell.

Market Readiness Summary: market systems outside of camps already have sufficient capacity to meet the full volume of the vast majority of goods¹⁷ required for the full cash transfer programme. Market systems within the two camps investigated currently have sufficient capacity and capability to accept a substantial cash pilot, and with a phased incremental increase in household numbers will have sufficient time to increase capacity.

- **Access to Financial Services and Credit** - Only larger camp shop keepers have access to satisfactorily safe systems for sending or receiving money beneficiaries and smaller vendors have restricted movement to access money transfer agencies, insufficient national identity documents for bank accounts or access to mobile phone reception. Thus there are no significant concerns with regard access to financial services or credit for large in camp shop keepers¹⁸ or Thai wholesalers or processors. Smaller and some medium sized shop keepers do however face limited access to the means to be connected with and communicate with wholesalers, and the resultant lower prices from bulk purchase and transport as well as the credit terms afforded to larger shop keepers
- **Stockpiling issues** - Four of the ten camps (27% of total populations) are currently stockpiled in order for TBC to reduce the additional costs and risks related to the increased cost and difficulty of transporting goods in the rainy season. Measures have been recommended to ease the transition towards shopkeeper and individual household stockpiling.
- **Vulnerable groups** - A switch to a cash programme is considered likely to make accessing heavy goods easier for the physically less able as small shops are closer to most houses than the ration distribution points.

The Principal Conclusions and Allied Recommendations Are:

- **Cash sensitisation campaigns** - TBC will need to time to scale up cash sensitisation in readiness to help to convince the 51% of households surveyed who would prefer to stick to the existing in kind, ration approach. The poorest of the poor are usually most risk averse, and therefore a staggered roll out is recommended to allow reluctant individuals to observe the impacts on their neighbours before joining.
- **Unconditional cash transfer** - There is insufficient evidence of likely excessive uses beyond those that are likely to be deemed acceptable¹⁹ by either agency or donors to legitimise conditions or restrictions. Low levels of diversion into 'minor misuse' categories such as beetle leaf purchases by men would suggest that the targeting of women as beneficiaries could be used to overcome this risk. Should the recommended further research indicate concerns regarding the nutrition of specific vulnerable groups, then means should be found outside of the cash programme or by slightly adjusting the main CTP technical design²⁰ for these specific groups.
- **Staggered programme roll out** - Existing in camp market systems will require a period of time in order to scale up their operations to support a full cash programme that will meet the volume of the main ration goods for the entire camps population. Further opportunities for the expansion of the cash programme to include shelter goods, appear to be present and require more detailed investigation.
- **Direct cash delivery to beneficiaries** – extremely limited access to sufficiently safe transfer mechanism will require cash to be delivered for the pilot through existing systems using the bank accounts and then delivery by the vehicle of the community organisation. TBC will need to establish improved systems in readiness for the full cash programme by negotiating with banks and security companies for them to deliver cash to camps.
- **Improving market access and connectedness for smaller vendors** - The very restricted access by smaller shopkeepers to means by which they can order and pay for goods at better terms with larger wholesalers using safer financial services will require some facilitation by TBC to improve connections to these cheaper goods and allow prices to stay low (thus reducing the cash amount). It is recommended that in the short term, smaller shop keepers will be able to place orders with wholesalers through TBC camp offices and that on payment, these wholesaler invoices will be paid through a TBC bank account until alternative sustainable relations²¹ can be established between shopkeepers and large wholesaler/transporters.

¹⁷ With Asia Remix and charcoal being exceptions.

¹⁸ A few are Thai or married to Thai's and therefore qualify for residency status, and resultant bank accounts.

¹⁹ 94% of all uses fall into the essential needs categories, with 4% reserved for savings for money management purposes and 1 % for debt repayments.

²⁰ Rather than designing the main CTP to suit the minority groups. It may, for example be better to consider distribution of protein rich and fortified flours through schools, health clinics and boarding schools or allied means.

²¹ Or shop keepers associations

- **Rainy season stockpiling measures** - For those camps where stockpiling is required due to poor road conditions a combined approach of; pre-rains lump sum payments alongside increasing support for household level storage, staggering programme introduction to allow traders time to build storage capacity, TBC buffer stocks, and the hiring out of existing TBC warehousing as well as cash for work to help improve and maintain roads.
- **A Monthly Minimum Cash Grant Amount** sufficient to replace the current ration at 410 and 450 THB/month/adult for MRML camp in the dry and rainy season and 480 and 500 THB/month/adult for Nu Po camp respectively. This is the minimum amount based on the current ration²² and likely real market prices (at realistic purchasing and transportation systems for smaller shop keepers):

	Recommended Ration equivalent Monthly Cash Amount for Dry Season (THB)	Recommended Ration equivalent Monthly Cash Amount for Rainy Season (THB)
MRML	410	450
Nu Po	480	500

As TBC works with vendors to facilitate improved connections and terms with wholesalers and transporters and feasibly to improve travel infrastructure through cash for work or other advocacy means, this should allow for any increased global goods prices and provide an increasingly modest amount for other essential minor needs purchases. It is recommended that an additional top up amount for shelter and other essential needs be applied to these amounts based on the findings from best practice elsewhere in CTPs globally. It is important to point out that the research has shown that it is likely to cost TBC at least as much, if not more, to meet the camp needs through a CTP instead of the current in-kind ration approach and there will be a significant challenge to convince all their current donors to support this move. There is also likely to be a costly transition period in which the two systems of ration provision and CTP are operating simultaneously, which may deter donors further.

- **Integrating the Cash programme with Shelter and livelihoods aspects** - Overall the large proportion of purchases that are made within camps to largely refugee owned businesses, bodes well for the potential multiplier effects of any future CTP, as many of the benefits should remain within camp²³. The integration of a substantial income generation and livelihoods development programme will be essential to maximise the multiplier benefits to refugees as well as for preparedness for return purposes. Multiplier benefits to refugees will be more effective if camp sellers can be encouraged to purchase from local producers where possible, rather than distant wholesalers.
- **Timings of the Cash pilot and full cash transfer programme** – It was concluded that there was insufficient readiness for cash programming from a refugee and agency institutional perspective. Time will need to be devoted to amongst many other things;
 - Further assessment and research across camps for a detailed technical design
 - Advocacy for the acceptance of the cash approach by government authorities and broad ranging donors,
 - Thorough sensitisation campaign on CTP for refugees,
 - Building of staff capacity²⁴ and community organisations in CTP,
 - The development of administrative operating procedures

Most crucial of all, is to await not just the completion of, but the findings of the evaluation of, the ongoing move to a Community Managed Targeting (CMT) approach and the planned rice ration reduction process²⁵ (October to Dec 2013). Not least because the CTP is likely to make use of the same targeting strategy that emanates from the CMT process as well as the cash amount being re-set in line with the same rice ration amounts that emanate from this change²⁶.

In addition, it is clear that TBC does not have sufficient management nor implanting field staff capacity to successfully undertake the CMT and rice reductions whilst simultaneously taking on the additional requirements of trialling the implementation of an entirely new CTP approach.

²² This ration is to be reduced in late 2013.

²³ Albeit in the hands of relatively few people at first.

²⁴ In depth CTP training will be required for a wide variety of administrative, implementing and management personnel, and it is recommended that staff with prior CTP experience be recruited.

²⁵ The reduction in rice should mean that there is virtually no risk of re-sold TBC rice available on the market which would skew the results of the CTP trial.

²⁶ The cash amounts estimated in this report emanate from the equivalent of the current ration and not this reduced ration.

In addition to all the above factors, it is advised that extreme caution should be taken not to overload the capacity of refugees to adjust to the further significant change to CTP at a time when they are already undergoing the upheavals of ration reductions, CMT and concerns regarding return. The over-riding objective should be to ensure that the trial or introduction of a CTP should not contribute to the real and present risk of unrest²⁷ or reduce social harmony within the camps.

CTP Timing - It is advised that no CTP trial should commence before the dust has settled on the changes brought about by rice ration reductions and the Community Managed Targeting (estimated at Q2 2014).

The ideal proposed timing from an institutional as well as refugee perspective would thus be:

- **Remainder of 2013: Background Readiness for CTP** – negotiations and advocacy with government authorities and wide ranging donors, stakeholder sensitisation (but not refugee until after the CMT is completed), staff training and recruitment of cash experienced staff in administration and implementing staff where possible, financial services provider negotiations and preparations for MoU, establishing solid baseline information, risk analysis etc. Close monitoring of the ability of camp traders and their suppliers to respond to the likely increased demand for rice in camp shops as a result of the rice ration reductions, which should give an initial indication of their capacity and challenges for the larger demands of any CTP.
- **Early 2014 – Initial Preparations for CTP;**
 - Further rapid research and technical design assessments for CTP across remaining camps, as required.
 - Research and assessment of the strengths and weaknesses of the rice reductions and new CMT approach and its appropriateness for use within a CTP.
 - Trader and wholesaler briefings and capacity building, facilitation/establishment of associations for small traders, development of M&E systems and more.
- **Quarter Two 2014** - Commence detailed preparations for CTP trial (with close M&E) to approximately 400 households per camp²⁸ initially. The trial should then expand household numbers involved (in larger camps) in increments until all eligible households have been covered. The trials should be across at least two, but preferably 43 or 4²⁹ camps. Trial timing should avoid starting during the rainy season in stock piled camps in particular and December holidays³⁰, and be rolled out to remaining camps after the completion of a detailed evaluation of the trial. The general CTP trial (cash alternative to ration) should preferably go hand in hand with a **rapid roll out of a cash based livelihoods programme** to maximise the capture of multiplier effects within camps.
- **Ongoing throughout 2014/15** – subject to successful evaluation of the first trial; commence progress to a full CTP in monthly increments. This would involve increasing the number of households joining the CTP per month by a substantial amount³¹, and allow:
 - Lessons to be learned and acted upon prior to full roll out
 - Crucially that refugees can observe the success of the programme on the early ‘volunteers’ or selected beneficiaries, and choose to ‘opt in’ rather than be coerced to join.
 - Time for the agency to scale up in terms of staff, expertise and livelihood programmes.
 - Time for the traders and transporters to familiarise and scale up their resources, access to credit and stocking, transport and storage capacities etc.

²⁷ As acknowledged by a wide range of stakeholders.

²⁸ A minimum of two, but preferably four or more camps to ensure robust evidence across diverse camp types. The preference would be to aim for two remote camps to allow comparison between experiences at these difficult stock pile camps and one or two accessible camps (2 camps would allow comparison between similar camp type). It is important to trial the approach in the easier, more accessible setting, as well as the difficult stockpile setting in order for the pilot to be a fair test. One further option for consideration would be to pilot in the smaller camps, targeting a large proportion of households.

²⁹ Many factors should be taken in to consideration in the selection of camps for the trial. It could ease staffing and trader sensitisation and negotiations if camps were selected that were relatively close by to one another which would also thoroughly test the supply capacities of regional and district wholesalers.

³⁰ Karen & Kareni refugees are usually on leave and extremely difficult to work with for the entirety of December.

³¹ 500 household or more.

3 Background

3.1 The Context³²

The current refugee population along the Thai-Myanmar border consists mainly of persons belonging to the Karen and Karenni ethnic minorities from Myanmar. They sought refuge in Thailand as a result of the ethnic insurgency and human rights abuses associated with civil conflict. These refugees arrived gradually over time, some 10 per cent of them as early as 1984, with the majority arriving after 1994. Thailand provides temporary sanctuary and has accommodated them in refugee camps spread along a 2,400-kilometre border where they receive basic care and assistance from NGOs, under the auspices of the Royal Thai Government. As of 30 June 2013, 128,480 people are encamped in 9 sites on the Thailand-Myanmar border.

Food assistance continues to comprise the bulk of NGO expenditures and operations. TBC's programme addresses the humanitarian emergency and rehabilitation needs of Burmese refugees by:

- Provision of basic a food ration: rice, split peas, cooking oil, salt, fish paste, and fortified flour.
- Support of Supplementary Feeding Programmes and Nursery School lunches.
- Nutrition education, monitoring and research.
- Support of Food Security initiatives: Community, Agriculture and Nutrition (CAN) project – training, seed and tool distribution, and establishment of garden allotments.
- Provision of shelter materials and cooking fuel, including environmentally sustainable shelter livelihood activities.
- Entrepreneur development, grants, savings and loans project (EDGSLP).
- Support and capacity building of camp management.
- Participation in CCSDPT/ UNHCR Protection Sub Committee and Camp Management Working Group.
- Displacement documentation.

TBC's programme is evolving as circumstances change and in the last few years increasing emphasis has been placed on promoting self-reliance of displaced people through the utilisation and development of their own resources. This has included the support of livelihood activities. Recent political developments in Burma/Myanmar have raised the possibility of reconciliation after decades of conflict in the ethnic areas and TBC is committed to supporting peace-building initiatives. Although it is still too early to promote refugee return, it is not too early to plan for return. TBC's activities are responding to the shifting political context by re-orientating activities, ensuring they focus on 'preparedness'.

3.2 The Consortium and its approach

TBC is a consortium of ten International Non-Governmental Organisations (NGOs) from nine countries. The Border Consortium's head office is in Bangkok, with field offices in the border towns of Mae Hong Son, Mae Sariang, Mae Sot, Umphang and Kanchanaburi.

For almost 30 years TBC has provided food, shelter and capacity-building support to refugees from Burma/Myanmar, internally displaced persons (IDPs), and other conflict-affected people through community-managed programmes. Increasingly, TBC's programmes are being delivered with a focus on preparation for return with an emphasis that any return should be voluntary and in an environment which ensures safety, security, and dignity.

TBC works in cooperation with the Royal Thai Government (RTG) in accordance with regulations of the Ministry of Interior. It is an Executive Member of the Committee for Coordination of Services to Displaced Persons in Thailand (CCSDPT), committed to coordination of all humanitarian service and protection activities with 20 other NGO members of CCSDPT and the United Nations High Commissioner for Refugees (UNHCR). TBC's programmes are consistent with the CCSDPT/ UNHCR Strategic Framework for Durable Solutions and are implemented through partnerships with refugee committees and community-based organisations³³.

³² This section is an edited version of a background document provided by TBC.

³³ TBC is a signatory to The Code of Conduct for The International Red Cross and Red Crescent Movement and NGOs in Disaster Relief, and as such, aims to be impartial and independent from any political viewpoint. TBC and its member organisations are not affiliated with the political aspirations or foreign policies of any government, group or movement. TBC's advocacy work is based on the principles of International Humanitarian and Human Rights law, and is aimed at ensuring that the rights of all TBC's beneficiaries and stakeholders are fulfilled regardless of their race, creed, or political affiliation.

4 CTP and Market Readiness Study Context

This report represents the results of a four week study of which a total of 20 days were in Thailand (Annex 9.1 for stakeholders consulted). This included approximately 4 days in each camp and surrounding market system and (see Annex 9.3 for field work schedule) in two contrasting camp settings:

- Mae Ra Ma Luang (MRML) – selected as one of the most remote camps in terms of travel and transport difficulties, distance from financial services and available markets and market income generation opportunities. MRML is stockpiled with food for 7 months of the year.
- Nu Po (NP) – considered to be more accessible in terms of markets, financial services and potential market income generating opportunities. It is not a stockpiled camp.

4.1 Objectives

The Overall purpose of this study as identified in the Terms of Reference (see Annex 9.2) was to:

“To determine the feasibility of shifting partially or fully from TBC’s current commodity provision approach to a cash-based approach in the delivery of humanitarian assistance to refugees in the 10 camps along the Thai/Myanmar border.”

A number of sub objectives of the work are edited in summary here:

a) To conduct a market review in at least 2 refugee camps that TBC serves to:

- i. Explore food availability, food prices and trade flows of key markets
- ii. Explore the issues related to the physical access of food–insecure households to markets.
- iii. Explore the Capacity of local traders to supply food at near current costs in response to increased cash availability within local economy
- iv. Explore the full range of differing cash modality options and financial delivery mechanisms available within the context.

b) To provide recommendations on how a cash-transfer approach could be designed and implemented given the context, and give recommendations with regard to an initial pilot project design for such an approach, including;

- i. Type of cash transfer Modality that would be most effective to the differing contexts (cash, vouchers, other, etc.) Groups or populations within the overall camp population best placed to receive cash transfers initially
- ii. Amount of cash the individual or family should receive
- iii. Most appropriate method of cash delivery

4.2 Limitations and Challenges of Study

This was a rapid initial consultation, feasibility and market readiness study to evaluate the appropriateness of a pilot cash transfer programme, in a very short timescale. As such the methods adopted favoured a very quick initial sensitisation into what is a cash programme, followed by focus group discussions. This involved the interviewing of a larger number of community representatives at the same time, rather than using multiple replications of the same survey questionnaire for statistical validity. Despite these time limitations, the study team leader is content that the approach was ‘good enough’, and provides sufficient detail to move to the next step of further camp and market assessments, sensitisation and more detailed pilot programme technical design. **All data should be considered as a general guide to findings and not as statistically significant to any degree of confidence level.** Thus, the report data largely emanates from the household survey, but is backed by the additional evidence generated by the FGD and triangulated with stakeholder interviews.

The principle limitation of the study was the insufficient amount of time available to sensitise refugees to the pros and cons of differing cash approaches which severely limited their ability to participate in considered discussions regarding the appropriateness of cash programmes to their context.

It was only possible to do a limited price analysis for some of the ration goods. It was not possible to do a detailed analysis of price, volume and number of actors for all the ration goods for each individual market system. The ration goods are rarely available within camp markets and even when they are, their prices are often distorted by the presence of re-sold TBC goods. Rice and oil were selected as the most important commodities for which there was a reasonably good level of market information. Other items such as Asia re-mix are not currently available in the market and yellow split pea are not frequently found in many market outlets. It should be remembered that within camps it is very unlikely that ration goods are for sale in the shops, and if they are, they are often re-sold TBC goods (at highly reduced prices) or tend to be of higher quality varieties at higher prices to satisfy the needs of better off households. Identifying real prices for TBC equivalent goods in camps is extremely difficult.

It is also worth highlighting that this study was undertaken at the same time as the negotiations and sensitisation were underway for the movement towards 'Community managed targeting' that will ultimately involve the reduction in the monthly ration for a large proportion of the population. This was singularly challenging as refugees inevitably connected the two processes and were understandably averse to this additional new suggestion.

5 Methodology

5.1 General Approach.

The approach adopted was a participatory consultation and cash feasibility and market readiness approach. This involved a reasonable level of basic introduction to cash transfer programme concepts to staff and key stakeholders down to the camp level. It did not however afford the opportunity to do anything other than an incredibly quick introduction to the refugees of the strengths and weaknesses of direct cash, cash coupons and commodity coupons in relation to the in kind ration. However, it at least allowed the community and their representatives to have a small say in what they felt would work best for them, and TBC should be applauded for this. A great deal of further sensitisation should be undertaken prior to any CTP.

5.2 Methodological tools

A range of qualitative and quantitative information was reviewed and collected in a participatory manner wherever possible, during the study. Copies of all the principal tools and methodologies used can be found in Annex 9.8 (and Burmese and Kareni translations are available from TBC directly), and include:

- Secondary reading and a review of background documents (Bibliography Annex 9.2).
- Brief cash transfer programme sensitisation sessions for all key stakeholders at national, district and camp level (See Annex 9.1 & 9.3 for schedule and list of key stakeholders sensitised and interviewed).
- Semi structured interviews with key staff and principle stakeholders both in Thailand and remotely.
- A rapid market system analysis similar to that outlined in the 'Emergency Market Mapping Analysis' tool³⁴ and production of a market system map (Annex 9.5) for the two key commodities of rice and oil, selected as the products most indicative of the items in the food ration.
- Field investigations with 17 focus group discussions (FGD) in two camps (MRML & Nu Po), that included (all tools were translated in Karen and Burmese and available in the separate technical annex, available on request from TBC):
 - Household Focus Groups Discussion (FGD) (see Annex 9.8.1 for full FGD outline)
 - Household Survey Questionnaire (see Annex 9.8.2)
 - Individual market actor interviews (see Annex 9.8.3 for interview format)
 - Market actor FGDs (see Annex 9.8.4 for outline)
 - Individual small street or market place vendor quick Survey (see Annex 9.8.5 for outline)
 - Price monitoring tool (see Annex 9.8.6)

These FGDs were sometimes conducted with men and women separately and sometimes together, as deemed necessary by local staff in close consultation with the study leader. FGDs were also undertaken separately where different linguistic/ethnic and religious groups needed to be considered separately.

All qualitative and quantitative information was gender disaggregated where relevant, as well as by other vulnerability groupings where possible, within the limitations of the small data set.

Additional information and data collection included:

- Extensive use of triangulation wherever possible in order to cross check evidence and opinions from varied and potentially biased sources.
- Concluding discussions with field level staff and country level staff to identify lessons learned by individuals and partners and the 'way ahead' for future programming, and to provide a feedback opportunity within the study.

Camp selection was based on a purposive selection to survey two contrasting sites in terms of proximity to markets, financial delivery mechanisms and to demonstrate difficulties in terms of transportation and stockpiling, which emanated from internal key staff discussions, backed by guidance from the independent consultant.

³⁴ (M. Albu, 2009)

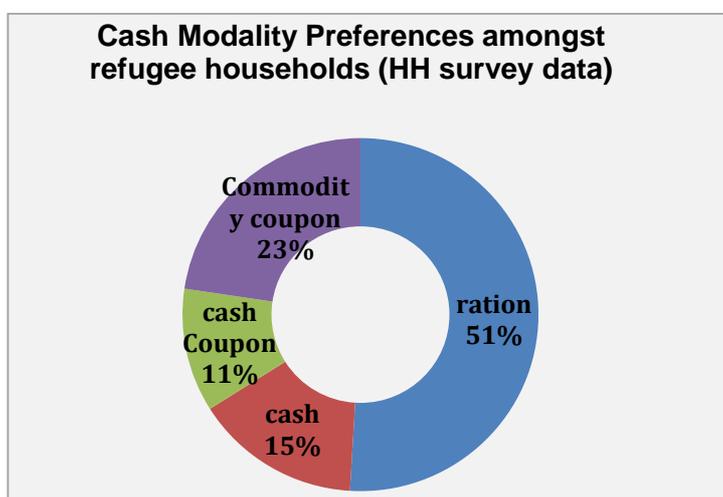
6 CTP Findings

It is important to point out, that though this research is based on the information gathered from a large number of stakeholders and refugees in focus group discussions (approximately 250 people) and through the individual HH questionnaire (53 people representing 53 households). It is not based on a statistically significant survey, and thus its findings should be treated as a guide only. Data has only been given or presented in charts where it was considered robust enough to be used with reasonable confidence.

For the sake of simplicity and ease of application of the recommendations from this report; the author has posed a series of clear and concise question headings and has recorded conclusions and the recommendations emanating from findings in a summarised form at the end of each section. This more clearly links the recommended programme design features to the findings and conclusions identified in the text. A final section draws together the technical design recommendations for quick reference purposes.

6.1 Do refugees want to receive cash rather than the ration?

The following chart indicates the stated preferences of the individuals asked in the household survey (53 HHs) after they had been given an extremely minimal introduction to the pros and cons of each modality approach:



It shows that half of Households would prefer to remain with the existing ration and half would be prepared to switch to one or other cash transfer modality types.

In summary, the overall findings from this and the FGD (which allowed a little more of an analysis against the wealth groupings of the individuals being interviewed) findings are that:

- **Community organisations and community leaders** consulted who had a reasonable introduction to cash transfer programming, were positive about the possibility of taking part in a cash transfer programme trial. Their preference was for direct cash first or alternatively the ration.
- **Medium to large sized shop keepers and market place stall/shop keepers** (Better off) consulted but who had virtually no introduction to cash, largely preferred cash first or any sort of coupon second.
- **Middle and lower ranking camp staff and NGO workers** (Middle Income) consulted with whom the study team had a minimal amount of time to sensitise in the pros and cons of cash and in kind approaches largely preferred to continue with in kind rations, with only a small minority being prepared to personally take part in a CTP
- **Middle Income and better off refugees** consulted in FGDs with a minimal introduction to cash were split between those prepared to try a commodity coupon and those who would prefer the ration. A few were prepared to try direct cash.
- **Poorest and most vulnerable refugees** consulted in FGDs with virtually no introduction to cash were very reluctant to trial cash of any kind and preferred the ration.

A rapid Household Wealth Group Analysis and Cash Transfer Preferences was undertaken in both camps after all the stakeholder interviews and FGDs were completed, in order to inform the technical design as it related to different wealth groups and summarise the analysis:

Wealth group	General characteristics & Livelihoods of wealth groups	Main Cash preference & concerns
Poorest	Illiteracy and low numeracy Limited information access No access to male labour Often low physical ability-PWD, Old, Child headed Sometimes large family – when dependency ratios are high, few breadwinners in relation to, lots of children, etc Lack education Language & ethnic minorities - less access to services Never leave camp No access to communications or financial services	<u>Concerns re:</u> cash management, security, price concerns, stockpiling/rains <u>Dependent on ration</u> Conservative, risk averse, avoid change <u>Understanding of CTP</u> -None (sensitization completely insufficient) <u>Preference</u> – Ration with some commodity coupon
Middle Income	NGO & Stipend Remittances Own or run small shops Education, Vocational training Camp Leaders, teacher, health worker, Seldom leave camp Limited access to communications and financial services Some use local ways by phone to access cash	<u>Concerns re:</u> price changes concerns, stockpiling/rains <u>Less dependent on ration</u> Access to cash already so more risk taking but like convenience of ration <u>Understanding of CTP</u> -Minimal sensitization <u>Preference</u> - Tend to prefer ration or commodity coupon Minority willing to consider direct cash. Small shop keepers-ration 1 st , commodity voucher 2 nd
Better off	Big shops or large market place traders (often Muslim) Transporters, Camp leaders Education Languages, financial management skills, Often leave camp Good access to communications and financial services bank accounts and some use local ways of transferring money by phone to access cash Thai or with good connections to Thai	<u>Concerns re:</u> most willing to try and see potential and benefits. <u>Less dependent on ration</u> Access to cash already so more risk Many of these do not get the ration so would not qualify for the cash <u>Understanding of CTP</u> -reasonable level of sensitization of camp leaders, low level of understanding of shop keepers. <u>Preference</u> - Large shop keepers- cash 1 st or coupon Camp leaders-Cash + ration 2 nd

6.1.1 Conclusions & Recommendations on way ahead regarding preferences for cash:

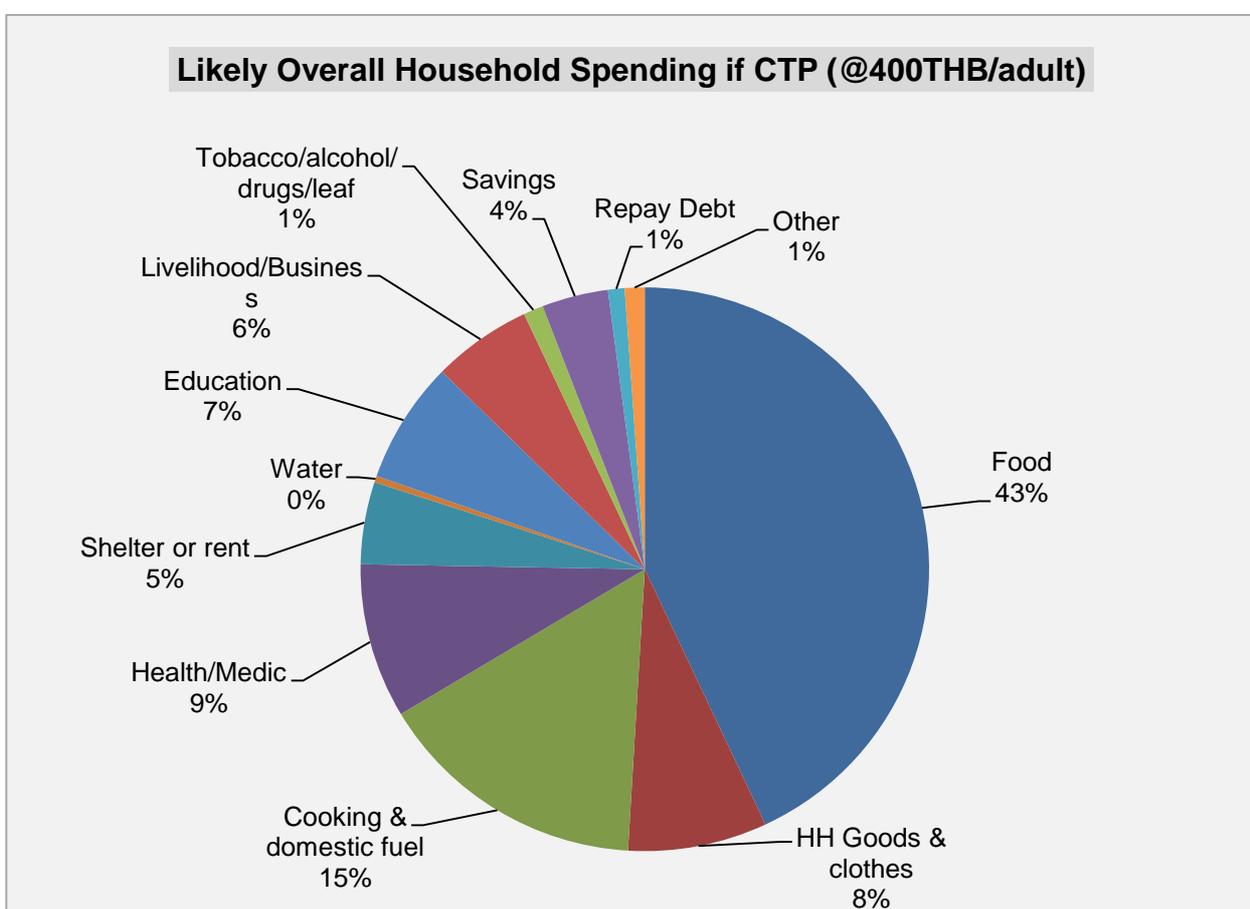
- Further sensitisation on cash is essential in order to allow more informed decisions to be made by refugees and their representatives.
- Rather than imposing a CTP on a relatively reluctant or 'un-persuaded' population³⁵, consider a step by step approach to CTP role out. This also gives traders more chance to scale up purchasing and storage capacities.
- Consider accepting volunteers in the first phase that will act as a demonstration mechanism to help to inform and persuade understandably risk averse refugees of the benefits and disadvantages inherent in CTP³⁶.

6.2 What would people spend the money on?

6.2.1 Overall Household Spending

The graph below demonstrates the overall, cross sector spending decisions data from the individual HH survey. It shows that:

- Half of overall HH spending would be committed to food and cooking fuel.
- Small amounts of less than 10% would be spread around other essential basic needs such as health, education, shelter and household goods such as clothing.
- Only 6% would be conserved for livelihood or income generation



Despite considerable concerns amongst community leaders and TBC, particularly related to the diversion of cash for the purchase of alcohol or drugs, the use of cash for less positive uses is largely confined on close questioning³⁷ to purchase of betel nut leaf by men in particular.

³⁵ who have already gone through the difficult step of accepting changes in targeting and reductions to the existing ration in 2013

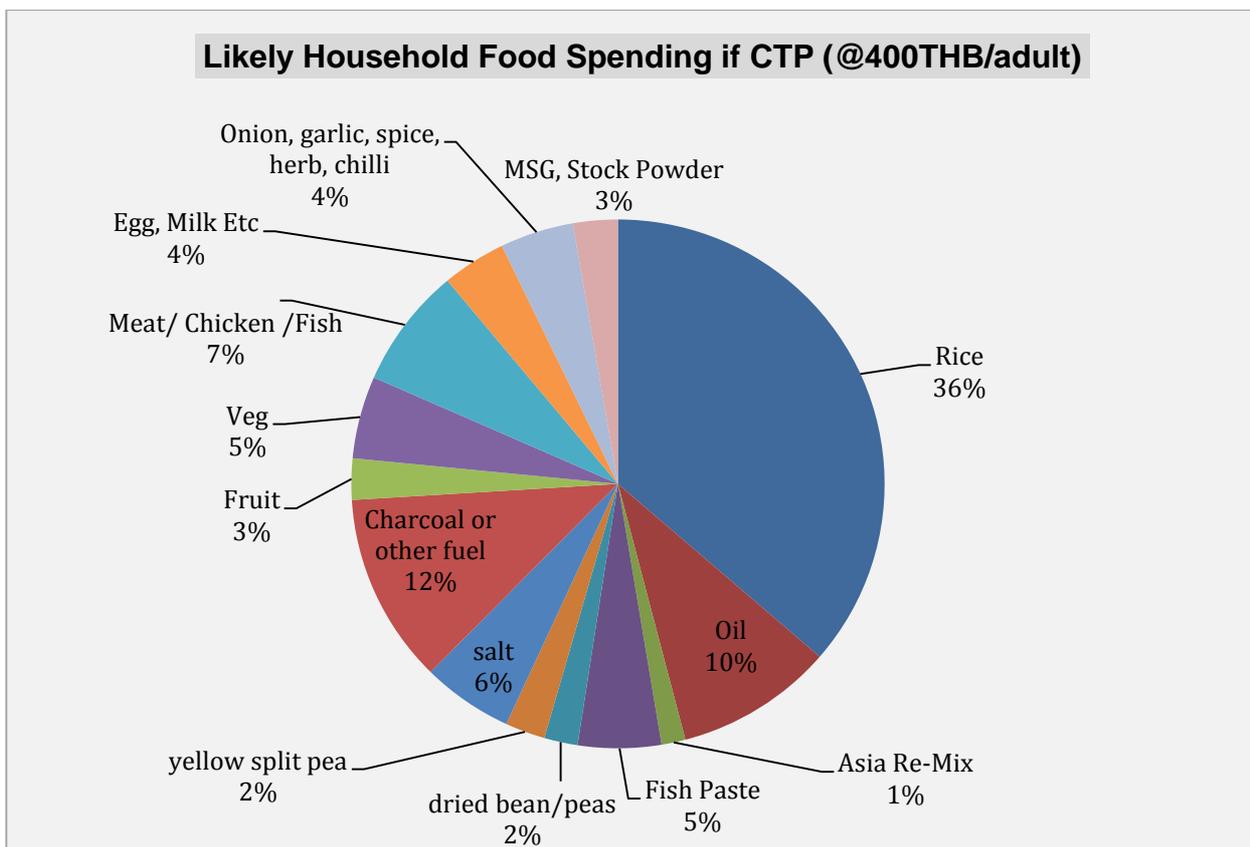
³⁶ If accepting volunteers in the first phase, take care not to analyse the results from this pilot and assume that the beneficiaries are an 'average' sample.

³⁷ It is very unusual to find beneficiaries willing to admit to what are considered 'misuses'. The honesty indicated by the refugees is to some extent also put down to their trust and confidence in the TBC field staff involved in the fieldwork.

The overall spending chart above indicates that refugees would attempt to manage money through the months reserving 4% for savings and would devote remarkably little (1%) to debt repayment. This reflects the relatively low proportion of HHs with debts in the two camps surveyed. Only half of households reported owing money to others, at an average of only 300THB per household³⁸ at monthly interest rates averaging at 4.4% to almost exclusively family, friends and neighbours³⁹. The lack of high level of debts or interest rates to traders or outside camp money lenders, should continue to be monitored during any CTP.

6.2.2 Food Spending, Food Alternatives and Nutrition

There was some concern amongst community leaders and TBC that the switch from the relatively 'nutritionally well balanced' ration goods to cash may have a detrimental impact upon nutrition. A variety of questions were asked to try to establish how purchasing with cash would impact upon nutrition and the key findings are indicated in the food spending pie chart and the alternative foods graphs below. Careful monitoring should continue on this.



The pie chart demonstrates, that the food spending indicated in the overall spending graph in the previous section (above), would be further broken down amongst the food types as follows:

- Refugees would not concentrate spending upon the rice staple (at only 36% of food spending) as originally feared.
- Spending would be spread around food groups:
 - Protein Rich food groups (20%) – Yellow split peas (2%) and other dried beans, pulses or peas (2%); Fish Paste or fresh fish, Meat or chicken (5% and 7%); Eggs and Milk (4%).
 - Micronutrient rich foods (7%) – Vegetables (3%), Fruits (3%) and Asia re-mix (1%)
- Remaining spending is upon condiments (13%) and cooking fuel (12%).

However, further research should be undertaken to confirm with a larger data set, whether these findings apply across the poorest households and specific nutritionally vulnerable groups⁴⁰.

There was some concern that yellow split pea would not be available in local markets and refugees may not purchase it as it is costly in terms of cooking time and fuel. The market survey indicates that yellow split pea and other dried beans peas and pulses are available to some degree locally and vendors indicate they are able to increase stocks should demand increase, but that the lack of demand within the camps caused by the in-kind ration is what restricts their stock. Prices of these goods remain relatively high particularly when the good price and cost of fuel to cook is

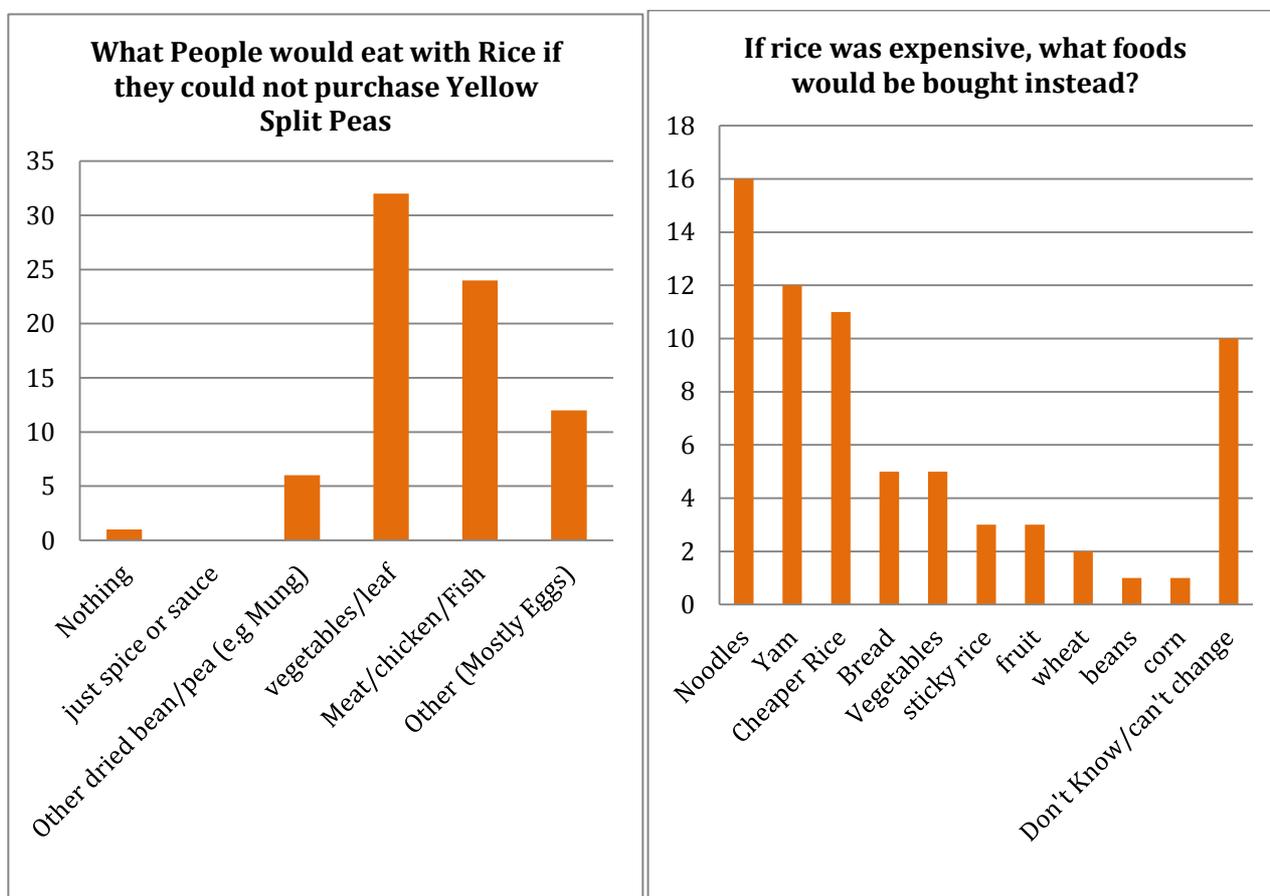
³⁸ With only a small variation between amounts owed per HH.

³⁹ 2 cases of borrowing small amounts from community leaders and one case of a small 100THB borrowing from an outside camp Thai villager.

⁴⁰ Pregnant and lactating women, children and young children in particular, the elderly and chronically sick etc.

included. Refugees exhibit a preference for mung bean which has a quicker cooking time, though the price has been high, is now falling, but frequently varies.

It should be noted that the graphs below should be treated with caution, as they emanate from a small data set and in particular because, most refugees are often unaware of the market prices for most of the goods currently provided within the ration, and are therefore unable to make informed economic decisions about alternative purchasing. Further research could be undertaken that provided refugees with access to accurate local price information in order to inform their decisions and responses.



The findings of the above data graphs above indicate:

- Refugees would devote a third of food spending to similarly protein and micronutrient rich foods - (4% of food spending to yellow split peas or other beans and pulses; 27% to fruit and vegetables (including fresh beans), meat/chicken/fish, fish paste or eggs.
- If rice prices were considered high, refugees found it very difficult to consider alternative purchasing options (Don't know or couldn't change category). The majority of households would switch to noodles, yam and cheaper or sticky rice types.

6.2.3 Conclusions & Recommendations on the technical design of CTP related to household spending decisions:

- Households are likely to spread spending to other essential needs beyond the largely food and charcoal of the existing ration. It is anticipated that when the reality of the switch from ration to cash begins, and when beneficiaries have better access to accurate market prices, that households will in general concentrate more spending on food and charcoal than they have indicated here. It is to be anticipated based on prior evaluation experience, that the poorest households in particular will do so⁴¹.

⁴¹ Based on the information from wide ranging evaluations undertaken by the author (e.g. ACF/WFP CTP 2012, Ivory Coast) and reading of the results of the secondary evaluations.

- There is good initial evidence that households will make positive nutritional decisions should a cash programme be undertaken within this study. However further research evidence with a larger data set should be employed to establish whether this is the case for the poorest households and the most nutritionally vulnerable in particular⁴².
- There is a very limited amount of research globally on the nutritional impact of the switch from ration to CTPs or those in camp situations. Further research in this area is required and due to the protracted nature of the camp situation and long record of nutritional recording by TBC, this would seem an excellent opportunity to monitor and evaluate the impact of a switch from ration to cash, if donor funding could be found.
- There is insufficient evidence of likely excessive uses beyond those that are likely to be deemed acceptable⁴³ by either agency or donors to legitimise conditions or restrictions. Low levels of diversion into 'minor misuse' categories such as beetle leaf purchases by men would suggest that the targeting of women as beneficiaries should be used.

In Conclusion, subject to recommended further research findings for specific groups, there is sufficient indication that cash can be distributed without conditions or restrictions related to ensuring certain goods are purchased (e.g. a commodity voucher is not required). Should the research indicate concerns regarding the nutrition of specific vulnerable groups, then means should be found outside of the cash programme or by slightly adjusting the main CTP technical design⁴⁴.

6.3 Gender and Who and How are Household Spending Decisions Made?

The following graphs indicate how any cash transfer spending decisions would be made within refugee households:



Women are already the financial money managers and persons who go to make purchases within the household. The majority of respondents indicated a preference for women to receive any cash transfer, sighting their strong money management skills and the greater likelihood that women would spend monies on the basic needs of the household and minimise mens fears that they may be on occasion, tempted to misuse small amounts of the cash. Despite women being preferred as the recipients of the cash, the majority of respondents indicated that the decision as to what to spend the cash on, would be made jointly by the man and woman of the HH⁴⁵. Women in MRML camp had fewer concerns than those in Nu Po camp regarding carrying quite large quantities of money. The average amount that women felt safe carrying within the camps was approximately 7,500 THB in MRML and 5,500 THB in Nu Po. However, women indicated that if larger amounts were to be carried they had strategies to help them keep it safe, including taking trusted individuals or travelling in groups to collect. Both women and men indicated that if they were to be caught carrying cash outside of the camps they would be open to extortion and likely to have there monies confiscated.

⁴² The data set for this research was not considered high enough to make adequate conclusions with regard to specific vulnerability groups.

⁴³ 94% of all uses fall into the essential needs categories, with 4% reserved for savings for money management purposes and 1 % for debt repayments.

⁴⁴ Rather than designing the main CTP to suit the minority groups. It may, for example be better to consider distribution of protein rich and fortified flours through schools, health clinics and boarding schools or allied means.

⁴⁵ In female headed households the women are not able to make joint decisions.

6.3.1 Conclusions & Recommendations related to the maximum cash grant amounts and the gender of cash recipients

- Where Households have an adult female partner, any cash transfer should be paid to women.
- Rapid research regarding the safety of exiting or carrying amounts of cash within and outside of the unsurveyed refugee camps should be undertaken, to ascertain whether these also face similar circumstances restricting movement.
- Even in larger households, in camps where there are heightened concerns amongst women regarding the safe carrying of cash, it is unlikely that the monthly cash amounts will exceed stated safe amounts. HH cash payments can therefore be paid in full once a month.
- In camps where stockpiling of goods is required for the rainy season, it is recommended that further research is undertaken with camp vendors regarding their plans as well as asking the community how they would like any arrangements for multiple month cash payments to be made in order to facilitate pre-rains stockpiling. Larger payments should allow beneficiaries to maximise the economies of scale from bulk purchasing if they have the means to store goods safely.
- It is recommended that in currently stockpiled camps⁴⁶, the CTP should be integrated with safe storage capacity building and equipment programme.

6.4 Are Markets Ready for a CTP?

6.4.1 What is the state of current market systems?

A rapid market analysis was conducted in order to assess the current strengths and weaknesses of market systems to withstand a CTP and inform future technical design decisions required for a CTP. The rapid version of the combined rice and oil market system map in Annex 9.5 indicates the key aspects of the principle markets that were analysed. It is important to point out that a market system does not just mean shops, but involves:

- All the market actors in the value chain, from producers, through processors, transporters, wholesalers to final consumers.
- The market environment in which these market actors operate, including institutions, rules, norms and trends.
- The key infrastructure of inputs and support services that market actors rely.

Both camps exhibit remarkably vibrant market systems, considering the long term nature of the ration programme. The impact of the ration is that the majority of outlets do not sell staple food goods, particularly those contained within the ration package. Fresh foods and packaged processed and dried foods are however in abundance as are clothes and other household goods. There are small numbers of large and large numbers of medium and small sized shops and varied small enterprises⁴⁷ along principle thoroughfares. Both camps have substantially sized 'Marketplaces'⁴⁸ which are in fact concentrations of permanent medium to large sized shops, in one place. As well as a dense network of small to medium sized shops spreading increasingly thinly as one progresses away from main thoroughfares. It is this network of small to medium sized shops that will enable the physically less able to better access goods than they currently do with the ration distributions, and will help to reduce their dependency on others and some of the informal favours or payments they pay.

The market systems for most ration goods follow that for rice and oil with numerous producers, transporters and wholesalers. The following goods vary from this norm:

- **Food Ration items** - Asia Re-Mix has 2 Thai producers only, with TBC currently arranging import and transportation of constituent parts and its incorporation and packaging by one Thai supplier in Bangkok. Yellow split peas (YSP) are not widely produced locally, and are not currently widely available in district wholesalers, but traders insist that this is because TBC are currently importing and supplying YSP. Some wholesalers do stock YSP and these and others argue that should there be demand for this product and TBC could facilitate connections with the Asia Re-mix producer, then they would be able to supply sufficient quantities of both.

⁴⁶ And preferably all other camps for preparedness purposes.

⁴⁷ Ranging from medium sized cafes to small food vendors, pharmacies, tailors, repair shops and small manufacturers such as black smiths and tin smiths etc.

⁴⁸ More than 10 outlets in MRML and approximately 30 outlets in Nu Po, including well stocked pharmacies.

- **Shelter items** - There are limited producers and wholesalers of the kind of quality and environmentally acceptable⁴⁹ Charcoal⁵⁰ that TBC supplies. There are already some signs that the market is responding to the high quality and environmental standards that TBC sets for its charcoal, with the main TBC Mae Sarieng wholesaler beginning to produce and supply a higher quality product. However, despite these positive signs regarding the ability of the market to supply at least some charcoal of sufficient standard, it is unlikely that inclusion of the charcoal element within the CTP is realistic. The provision of charcoal is likely to remain politically necessary to alleviate Thai government concerns about deforestation in areas surrounding refugee camps. To some extent a similar situation exists for the provision of bamboo and thatch. TBC with the refugees themselves are currently trialling alternative camp based bamboo production and processing in Nu Po camp. There are limited producers and wholesalers with respect to a small number of the other currently procured shelter items of thatch⁵¹, bamboo⁵², fuel efficient stoves⁵³ and winter blankets⁵⁴ that are not supplied as part of the monthly ration, but are an annually distributed good. Further research will be required in these areas to establish the feasibility for cash modalities to be used for these shelter items, however there is strong evidence that ways can be found.

In terms of capacity and speed of expandability of supply within the existing market system. It is evident that though local wholesalers and transporters currently have the capacity to supply the full volume of goods that TBC currently procures through them (see full camp quantities in Annex 9.6). What is unlikely however, is that in camp shops have the existing capacity to move to a full CTP programme immediately, and hence a staggered role out (in larger camps) in increments of approximately 400 households per month has been recommended to give shop keepers and TBC time to adapt. In small camps, where there are fewer traders, a smaller number of households should be attempted in the first phase.

Most large shop keepers own 4x4 vehicles and rent these out at reasonable cost to medium and small shop keepers. Large, medium and small sized shop keepers have good access to a variety of independent Thai 4x4 and truck drivers, though smaller shops do not have the access to communications and connections with the larger haulage companies and wholesalers that large and some medium sized shopkeepers benefit from the cheap prices of.

6.4.2 Where are purchases currently made?

On examination of the camp differentiated data, refugees in MRML and Nu Po do not purchase goods in significantly different outlet types, and therefore the combined results have been shown below. The vast majority of purchases (89%) are currently made within the camps. At least 63% of purchases are made in either shops or market place stores, and a further 19% through in camp street vendors⁵⁵. On average only 1% of goods are purchased from producers, though the 6% of purchases from friends and family did tend to be goods produced within the camps⁵⁶. A very small percentage of goods (5%) are purchased by refugees exiting to make purchases outside camp. 6% of purchases are made with largely Thai 'visiting' street vendors (6%) who enter the camp, often by foot but occasionally selling from the back of small vehicles.

⁴⁹ To TBC standards

⁵⁰ Charcoal has a limited number of large producers, tend to be smaller informal producers is a regulated natural resource, and most camps are located in conservation areas. It is bulky to transport and needs dry storage and stockpiling in some camps. TBC specifications are tight to prevent local collection, which is strongly policed by local authorities.

⁵¹ Plenty of local Thai producers and evidence of refugees producing their own to adequate standards though these may not be to the quality standardised procurement specifications of TBC. Leaf thatch production is not considered to be a highly environmentally damaging enterprise, and it is feasible that with advocacy ways could be found to legitimise own production or production by a small number of 'permitted' refugee producers.

⁵² Bamboo can't be removed provincially, there are only a small number of contractors who can meet the procurement quality, treatment and environmental standards set by TBC. There could be some evidence that these high standards coupled with the requirement for contractors to take part in restricted local bulk tenders, restricts the amount of competition and may be keeping prices artificially high. Further research required in this area.

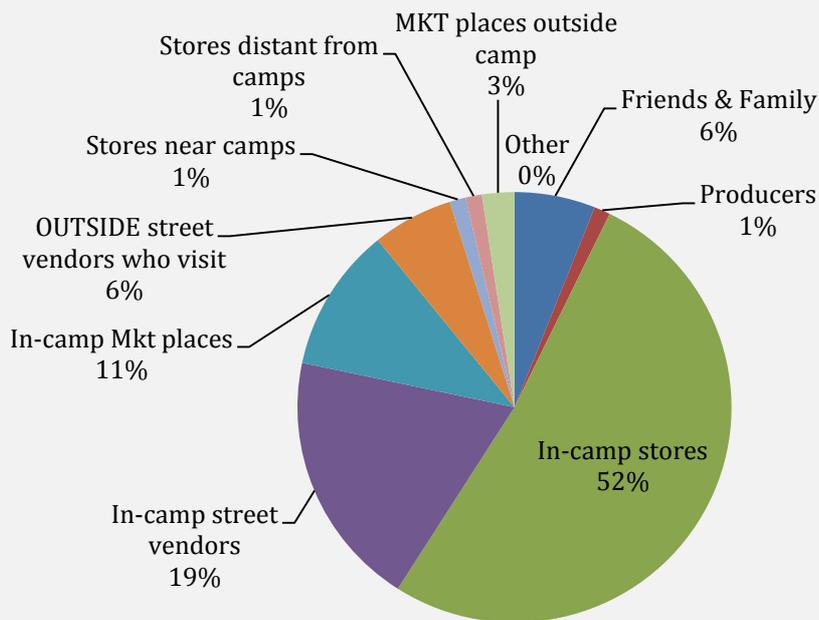
⁵³ There were previous in-camp stove production projects that have since lost funding.

⁵⁴ These are donated by foreign agencies and transported at TBC cost to camps.

⁵⁵ There were some difficulties with the data as it is not clear whether respondents were adequately clear regarding the distinction between 'in-camp street vendors' (i.e: refugees selling goods) and 'outside street vendors (i.e., who visit camp' (i.e., mostly Thai). More clarification on this distinction will be needed for future studies.

⁵⁶ A more careful distinction will need to be made in future studies.

Outlets where purchases are currently made in MRML & Nu Po



In the case of Nu Po camp, unlike MRML, there are reasonably accessible large shops nearby, though these do not appear to be used greatly by refugees. In Nu Po and MRML small Thai producers and small to medium traders visit the camp frequently⁵⁷.

6.4.3 How accessible are markets to specific vulnerable groups?

Only two households' sampled listed small problems accessing markets and these families were supported by a network of family and neighbours or 'trained children' to make purchases for them. Neither of these HHs reported cash payments for accessing markets, but tended to offer occasional gifts or favours in return, as they currently do in order for their ration to be collected. On wider questioning of vulnerable households with physical access difficulties, problems accessing in camp shops for a CTP are considered likely to be less than vulnerable households currently have in order to access the centralised ration distribution points, as often a network of small and medium sized shops are closer.

Those persons who had experience of leaving camp to make occasional or regular (camp vendors) purchases, however, did report the need for or fear of informal fees, taxes or bribes either on route to/from or at camp gates. The fear of being detained or having goods or monies confiscated prevented the vast majority of refugees from leaving the camp in order to purchase goods outside. This factor will need to be further researched to confirm it exists at all other camps to a similar degree and taken into account in the design of camp appropriate cash programmes. It would for example be feasible to have a different CTP design in those camps where freedom of movement is sanctioned. However, the advantages in terms of increasing refugees access cheaper priced goods, as well as the increased competition acting as a price limitation factor within camp, need to be weighed against the potential loss of economic benefits to in camp vendors and small businesses (many of whom are small poor households), and the additional institutional burden to TBC of implementing differing CTP approaches in different camps. Wherever possible it would be advisable to keep the CTP design as simple as possible to implement, unless there are very strong benefits to do otherwise. TBC will need to maintain close scrutiny of prices within and outside camp and ensure that camp traders are aware that excessive pricing could result in measures or ultimately withdrawal of the CTP.

6.4.4 How would a CTP address the rainy season stockpiling challenges?

It is important to point out that only four out of the nine camps are stockpiled to some degree⁵⁸, representing approximately 35,000 of the total 128,000 refugees in the camps covered by TBC.

⁵⁷ At least every other day, and more when seasonal produce is available.

MRML camp was selected for the study precisely because it faces the most challenging stockpiling issues due to the long distance on poor mountainous roads and river crossings. Even here, traders indicate that they can usually get small 4x4 vehicles to the camp at all times of the year, but the costs increase dramatically. It is for security of supply reasons of the considerable bulk required, as well as financial reasons, that TBC contracted transporters (Asia Mix and YSP only) and their local wholesalers have been asked by TBC to deliver the entire rainy season ration requirement prior to the rains. This indicates that there are emergency supply possibilities for food goods during the rainy season should camp stockpiles run low. It is recommended that any CTP programme also be designed to ensure stockpiling occurs in those camps which are currently stockpiled.

Traders in both camps indicated that they were confident that they would be able to access or build storage facilities for food goods, but would likely require assistance with storage for charcoal in MRML camp. The traders of MRML camp in particular were keen that a wide range of large, medium and small traders be involved in the programme to spread the benefits, soothe community relations and to maximise the access to stockpiling capacities. However, TBC currently has sufficient warehousing facilities for all food and charcoal goods in all camps.

In addition, in order to minimise the need for individual trader storage facilities, some refugees indicate the ability to either wholly or partially stockpile ration goods within the home. This is greater in Nu Po camp⁵⁹ (64%), than the more remote and heavily stockpiled camp of MRML (27%) however.

6.4.5 Conclusions & Recommendations Regarding Stockpiling Challenges

The following recommendations should also be further assessed for their suitability to minimise stockpiling problems and maximise preparedness for return:

- TBC should maintain some 'buffer stocks' **within all camps**, until the CTP is well established and traders have proved their ability to supply consistently. These will need to be more significant in the currently stockpiled camps. TBC should be increasingly able to hire out warehousing space to vendors.
- Traders are anticipated to have greater transport and dry storage difficulties for the bulky charcoal part of the ration, should the go ahead from government be given to include a cash element for charcoal within the CTP.
- Any CTP **in stockpiled camps** should start immediately after the rains, and should have slow, staggered role out to give traders the maximum amount of time to prepare transport, adequate sales outlet and own storage facilities. This need not necessarily be the case in non-stockpiled camps.
- Any CTP **in stockpiled camps** should consider larger pre-rains (multiple-month) payments to beneficiaries, to allow household level stockpiling (where possible) and maximise access to the cheaper prices of goods prior to the rains. Those households without the capacity to stockpile within the home will continue to purchase through local vendors (who will require the capacity to stockpile themselves or through access to existing TBC warehousing).
- TBC should facilitate the participation of smaller vendors in order to spread benefits and maximise outlet and storage capacities for stockpiling purposes. The emphasis for such capacity building work with smaller vendors should be on stockpiled camps with approaches such as training, small grants, loans or loan guarantees for improvements in safe storage and hygienic food distribution outlets. Increasing and facilitating access to good credit terms with wholesalers will be central to this.
- It is recommended that a safe household based storage of ration goods programme⁶⁰ be integrated into any CTP as preparedness for return strategy.
- TBC to consider integrating a Cash for Work (CFW) for road and infrastructure repair in stockpiled camps to help reduce transport costs and reduce prices of goods all year round and to minimise the length of time stockpiling is required. It should be assessed to see if it may prove cheaper and more socially beneficial to fix the roads than to continue to pay the increased transport costs of poor roads. This strategy could also be considered as a preparedness for return strategy if the reasons for the need for preferably voluntary road repair are adequately explained to beneficiaries.

⁵⁸ Mae La Oon (population; c13,000) and Mae Ra Mae Luang (c 15,000) for approximately 7 months and requiring transshipment to small 4x4 vehicles, Don Yang and Site 2 (both have populations c 3,500) for 5 to 6 months and with Site 1, Tham Hin and Nu Po experiencing only occasional rainy season supply blockages, but that do experience some increased transportation prices.

⁵⁹ Refugees with access to 'tins' were able to store for more months than those with only access to plastic bags.

⁶⁰ Including capacity building and training in hand made traditional storage baskets as a preparedness measure, and potentially the provision of safe storage barrels for the most vulnerable. Some refugees indicated the need for barrels to be lockable to act as a detriment to casual thieves. Assess the need for these to be portable on return.

6.4.6 Conclusions related to the readiness of market systems?

In Summary - Market chains are in vibrant operation within the confines of the market environment of rules and regulations that are variedly applied⁶¹ across the camps. Producer, transporter and wholesaler actors are already supplying the majority of food ration goods, to the maximum required amount, to the camps on behalf of TBC, and will require virtually no time at all to scale up. Market systems within the two camps investigated currently have sufficient capacity and capability to accept a substantial cash pilot. Existing in camp market systems will require a period of time in order to scale up their operations to support a full cash programme that met the volume of the main ration goods for the entire camps, most particularly in those camps that require substantial stockpiling during the rains. Further opportunities for the expansion of the cash programme to include shelter goods, appear to be present and require more detailed investigation.

The majority of the goods in the ration have similar supply chains from the wholesale level. The exceptions to this are Asia Re-mix, charcoal and occasionally yellow split pea. A more detailed analysis of the markets for ration goods was achieved in the more remote camp setting of MRML, as indicated in the market map undertaken for the two key⁶² products of Rice and Oil that is included in Annex 9.5.

As would be anticipated in an economy such as Thailand, even in the case of what were considered to be the camps that were remote from markets (in terms of transportation distances, times and infrastructural difficulties that requires stockpiling) it can be seen that there are abundant producers⁶³, sufficient processors⁶⁴, numerous large wholesalers and abundant medium sized wholesalers (many with the private means to transport). There are sufficient large scale haulage companies and numerous alternative independent transporters for hire. Indeed the existing market supply chain is already catering for the full camps ration needs, for the majority of the ration goods, but through TBC procurement, rather than shopkeeper induced orders. Capacity to supply, store (outside camp) and transport the ration goods, therefore already exists locally⁶⁵. There is already currently sufficient warehouse storage capacity within all camps, as well as within those camps that require up to 7 month stockpiling during the rainy season, in the worst case scenario years, to meet existing needs. The warehousing is however under TBC control, but there should be some flexibility/ability to rent out⁶⁶ warehouse space to private or co-operative vendors. Large shopkeepers and medium sized market place vendors have indicated they would be able to find additional capacity and alternative strategies, given time, should that be required. Some 46% of households⁶⁷ have also indicated their ability to stockpile within the home. Some facilitation by TBC to ensure this was done safely would be advantageous, and would have the added benefit of helping to prepare refugees for safe food storage on return.

All market actors are offering very competitive prices and have indicated numerous lines of supply and expandability of volume in those goods they are not already supplying on behalf of TBC, should that be required⁶⁸.

There are no significant concerns with regard access to financial services or credit for large in camp shop keepers⁶⁹ or Thai wholesalers or processors. Smaller and some medium sized shop keepers do however face limited access to the means to be connected with and communicate with wholesalers, and the resultant lower prices from bulk purchase and transport as well as the credit terms afforded to larger shop keepers.

6.4.7 Recommendations related to market readiness:

Improving market access and connectedness for smaller vendors - There is room for improvement with regard to the establishment of connections between small to medium sized shop keepers and market place stall vendors and the larger and more economical Thai wholesalers. TBC could be instrumental in facilitating connections (advocacy for permits for shop keepers to leave camp and fostering improved access to the means of communication for small shop keepers) with wholesalers and transporters and promoting their access to the good credit terms already afforded to

⁶¹ Some camp authorities enforce movement and income generation rules more strictly than others. Advocacy for more appropriate market and income generation regulations should continue as part of the negotiations with the Thai authorities that the movement to a cash approach will require.

⁶² It was only possible to do a price analysis for all ration goods. It was not possible to do a detailed analysis of all the ration goods individual market systems. Rice and oil were selected as the most important commodities for which there was a reasonably good level of market information. Other items such as Asia re-mix are not currently available in the market and yellow split pea are not frequently found in many market outlets.

⁶³ (except for Asia Re-mix and Charcoal to the required quality and environmental standard)

⁶⁴ Though this should be assessed in other districts and camp settings.

⁶⁵ Except for Asia re-mix and charcoal and YSP in some instances only.

⁶⁶ Or sell.

⁶⁷ 64% in Nu Po and 27% in MRML.

⁶⁸ Should an emergency situation induce further large scale refugee movements.

⁶⁹ A few are Thai or married to Thai's and therefore qualify for residency status, and resultant bank accounts.

larger shop keepers. Most large Thai and medium sized Muslim shop/market stall vendors have access to free and relatively unlimited credit terms based on long standing relations. More could also be done to facilitate access to the ability for small shop keepers to buy in bulk through small shop keeper groupings or associations.

Food Ration Items - Some camp authorities enforce movement and income generation restrictions more strictly than others. Advocacy for more appropriate market and income generation regulations should continue as part of the negotiations with the Thai authorities that the movement to a cash approach will require.

The market system for Asia re-mix in particular will require separate and more detailed consideration. However, it is still considered feasible that TBC could facilitate the establishment of the necessary connections between existing wholesalers with Asia Re-mix importer/producer or should consider whether this aspect of the nutritional side of the programme can be delivered via other programme aspects⁷⁰.

Shelter Items – Charcoal, bamboo and thatch procurement are a special case for environmental protection and regulation reasons. However, it is considered that TBC could facilitate well monitored and regulated connections between environmentally approved producers and existing wholesalers⁷¹. Nu Po camp already purchases thatch and bamboo locally to some extent (not yet treating). In all cases further detailed investigation is recommended, as innovative options do appear to exist.

Likewise, within the confines of this limited investigation, there do appear to be considerable possibilities to explore and advocate for,⁷² and facilitate, the in camp sustainable gathering⁷³ and production and income generating processing of leaf and grass thatch and fuel efficient stoves. Both have which have considerable preparedness for return benefits. It is feasible that all other shelter items; thatch, bamboo, stoves and blankets could be considered for a once a year cash/voucher amount⁷⁴. Further investigation into the potential for refugees to become considered a positive force for environmental protection is recommended. Advocacy and facilitation both for refugees to be trained and permitted to sustainably manage forest resources, as well as to contribute through their paid labour⁷⁵ to local soil conservation strategies, that are clearly required and missing in the steep sided, highly eroded agricultural systems surrounding many camps.

Integrated livelihoods and income generation programme - Overall the large proportion of purchase that are made within camps to largely refugee owned businesses, bodes well for the potential multiplier effects of any future CTP, as many of the benefits should remain within camp. The integration of a substantial income generation and livelihoods development programme will be essential to maximise the multiplier benefits to refugees as well as for preparedness for return purposes. Multiplier benefits to refugees will be more effective if camp sellers can be encouraged to purchase from local producers where possible, rather than distant wholesalers.

Further rapid research, analysis and M&E - It is recommended that further investigation be undertaken in the remaining camps if it is considered that any of them are likely to be less well connected⁷⁶ with local markets than those found at Nu Po and MRML. Connectedness to markets is not just a question of travel distance or time and road conditions. Research in other camps to ascertain whether sufficient advantages exist to adopting a different approach where refugees have better freedom of movement. However, wherever possible it would be advisable to stick to one approach across camps and thus keep the CTP design as simple as possible to implement, unless there are very strong indications of benefits to do otherwise. It will also be necessary to research the in camp cost of ration goods in all camps, in order to set an accurate camp specific cash amount. In addition, TBC will need to maintain close scrutiny of prices within and outside camp and ensure that camp traders are aware that excessive pricing could result in measures or ultimately withdrawal of the CTP.

⁷⁰ Through schools, boarding houses, health clinics etc.

⁷¹ In some cases, such as the existing TBC wholesaler of food goods to MRML (in Mae Sarieng) opportunities for environmentally 'acceptable' and 'reasonable quality' charcoal supply do appear to exist. In other cases, such as the current trials at Nu Po camp, there do appear to be sustainable options and advocacy for quality and sustainable bamboo production⁷¹.

⁷² For the issuing of seasonal permits for specific or more general leaf or grass thatch, or indeed bamboo, resource collectors.

⁷³ E.g. advocacy for permits for small numbers of bamboo or thatch producers to gather or extract bamboo in environmentally sustainable ways, that could be of wider societal benefit, such as through the necessary road and path side clearance of bamboo.

⁷⁴ Based on the cost of say a 30% of roof /house repair per year for all qualifying vulnerable households rather than the human resource heavy current house by house assessments for all. If there is insufficient production n of the necessary shelter goods in camp, then this cash distribution could be linked with the encouragement of camp gate fairs.

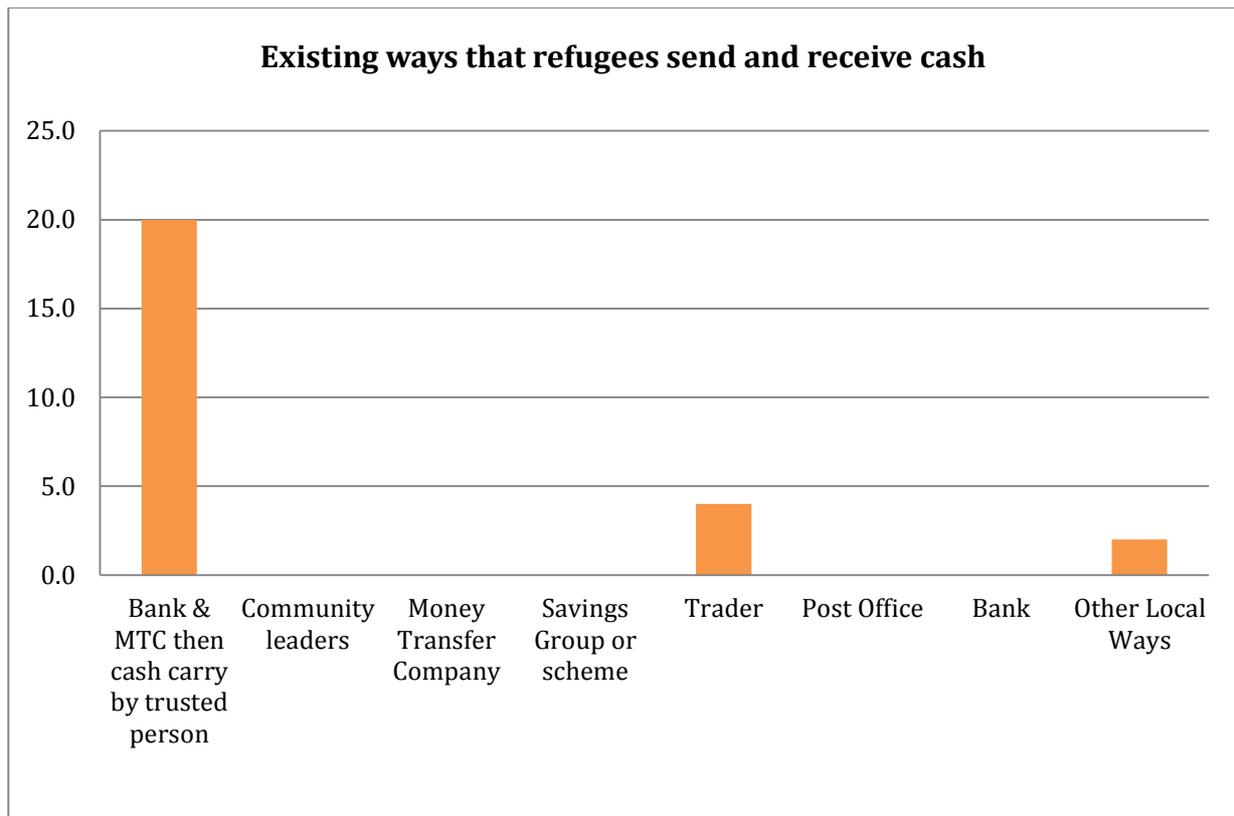
⁷⁵ Potentially through CFW if necessary

⁷⁶ This is however, considered unlikely given the questioning of key stakeholders.

6.5 Are financial services ready for a CTP?

6.5.1 How do refugees currently send and receive cash and their preferences?

The vast majority of refugees do not send or receive cash. Of those that do, most used a 'Hawala'⁷⁷ type of system, whereby refugees contact a local, usually Thai villager/business person⁷⁸, who uses their own communications (usually a land line phone) to arrange payments through either money transfer companies or their own personal bank accounts, charging the money transfer company fees plus a modest surcharge (see table of financial service fees below). The 'villager/businessperson' will then carry the money into the camps in person or through their own agents. This system is trusted by refugees. The graph below indicates that amongst those that were interviewed in the household survey that did send or receive cash, the vast majority used these methods referred to in the graph below as 'bank & MTC then cash carried by trusted person' methods as described above and other 'local ways'. 100% of refugees surveyed did not have access to bank accounts as they were not Thai citizens and therefore did not have the necessary status or National Identity card to attain one.



100% of men⁷⁹ and 100% of women had access to adequate ID for verification of identity purposes, as the current ration book system has whole family photo ID and unique identifiers.

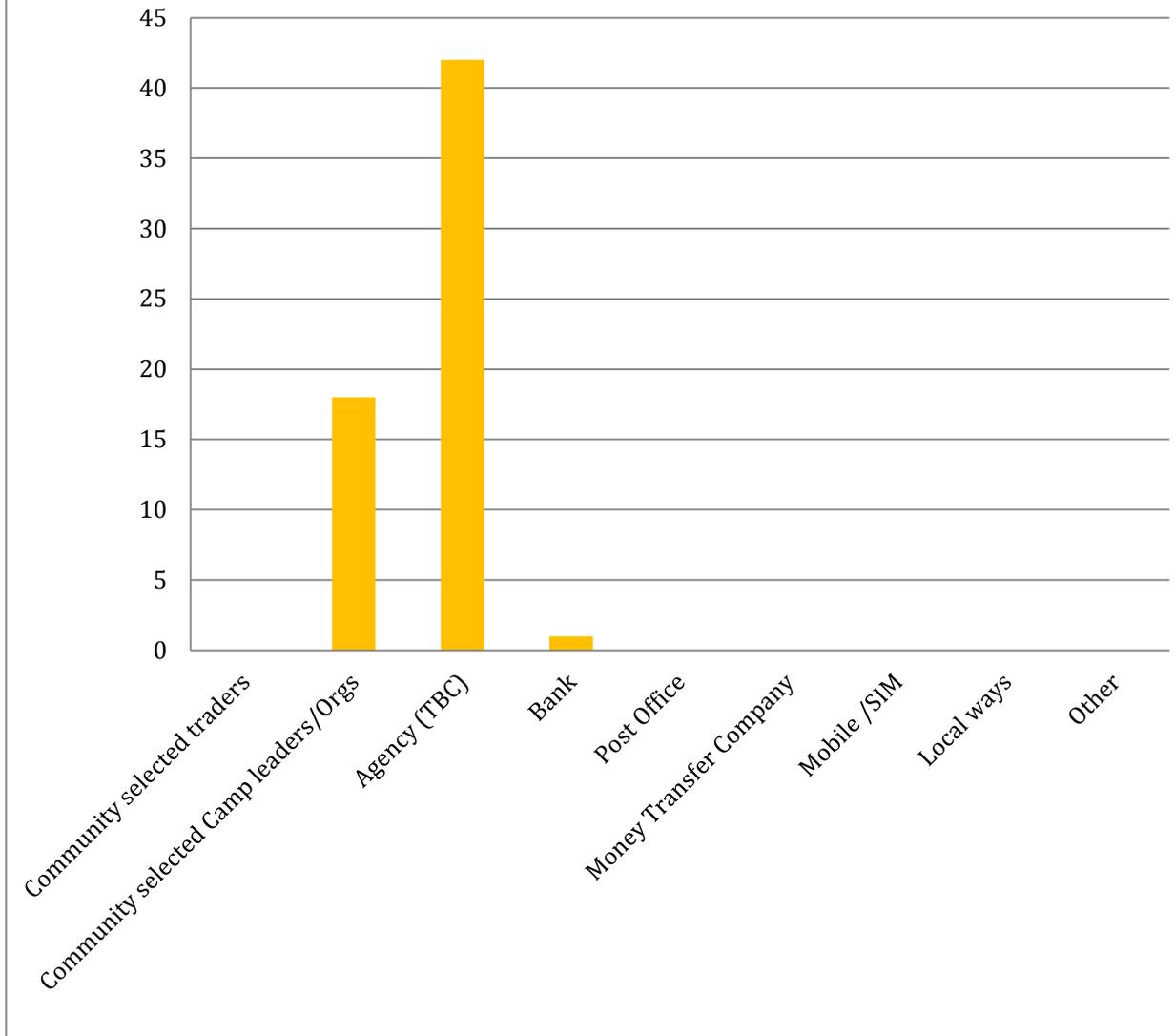
Refugees were asked to indicate their preferences for how any CTP monies should be delivered to them:

⁷⁷ **Hawala** (Arabic: حوالة meaning *transfer*), also known as '**hundi**', is an informal value transfer system based on the performance and honour of a network of money brokers, which are primarily located in the Middle East, North Africa, the Horn of Africa, and the Indian subcontinent. It is basically a parallel or alternative remittance system that exists or operates outside of, or parallel to traditional banking or financial channels (Source: Wikipedia)

⁷⁸ Either by travelling/walking to the village that they live in (On average, approximately 30 minutes walk), or approaching this person when they visit the camps.

⁷⁹ One man had not yet acquired a camp ID/ration book as he was newly arrived, but anticipated it within the next few days.

Refugee preferences for how the money should be delivered to them



The results indicate that there are essentially four methods available to the majority of refugees (local transfer through phones with Thai business people, through traders, local leaders or through TBC). Of these, the refugees had more confidence in TBC than camp leaders or organisations to deliver the cash to them safely, or the other local ways of delivering cash. Traders were in general not trusted. Banks, post offices and MTC were present but not feasible or accessible in the camps surveyed. Mobile phones were not present and not feasible.

Thus, although there are alternative financial services available, it is evident, that these are usually inaccessible to refugees due to a wide variety of factors including: inability to leave camp, distance, communications and identity and technological reasons as indicated in the table below:

Financial Service	Description	Name of Institution	Fees charged to Payer (% or amount)	Fees charged to Collector (% or amount)	ID or documentation required	Minimum amounts?	Maximum amounts?	Feasible or Accessible to Refugees?
Local Phone based System	Local business person calls to arrange through Bank or MTC transfer then cash carried by trusted person	Mostly run by the Thai village business persons near to camp	3%-5%	Free	Basic ID	\$100	any	Yes
Community leaders /KRC	KRC transfers through organisational or individual bank accounts, then by hand to camp	Bank	0.10%	Free	ID or Passport	500	any	Yes
MTC		Money gram (MG), Western Union (WU)	\$30 - MG, \$50 - WU <\$500, and \$85 for amount >\$1,000	Free	ID, Passport	\$100	any	No
Trader	(through Bank or MTC transfer then cash carried by the trader)		3%-5%	Free	ID	\$100	any	Yes
MFI	Micro finance Inst.	N/A						No
Post office	No refugees interviewed used the service	N/A						No
Banks	No refugees interviewed had the Thai nationality ID to allow opening a bank account	N/A						No
Mobile /Sim	Few phones, no reception and no current ability to transfer cash.	N/A						No
Other....?	None mentioned	N/A						No

The table in below summarises the analysis of the advantages, disadvantages and costs and feasibility of each of the payment methods available to the programme.

Prioritised Payment Method Options	Description/Fees C = Cost (High/Med/Low) F= Feasibility = H / M/ L T= Time (Quick/Slow)	Advantages	Disadvantages
<p><u>KRC/KRNC or Camp leaders</u> distribute cash after transfer to trusted individuals bank account</p>	<p>System currently used to transfer stipends to 3,343 workers (2,630,950 THB/mth) Fee = no fee C = L F = M T = Q Improve and advocacy for KRC to have own organisational bank account, or increased number of signatories and to banks closer to camps to allow safer transfers over shorter distances.</p>	<ul style="list-style-type: none"> Familiar as existing system appears successful 	<ul style="list-style-type: none"> System already at maximum capacity to be assessed further? KRC and individual bare risks Fraud potential Not feasible at scale Poor ability to monitor & verify Unlikely to be accepted by donors
<p><u>'Phone Shops'</u> Landline linked to trusted person with a bank account</p>	<p>C = H F = H T = Q Informal 'Phone shop' in Thai villages near MRML (Met Ola, Hido, Glocko – 1hr+ walk or 30m motorbike). Fee = 5 -10% (+ call cost of 1-5THB/minute)</p>	<ul style="list-style-type: none"> Familiar 	<ul style="list-style-type: none"> Insufficient scale Refugees can't leave camps Poor ability to monitor & verify
<p><u>Traders</u> with bank accounts deliver cash to refugees</p>	<p>Very few people currently use this system for no cost Fees if used at larger scale unknown but traders estimate 6%. C = M? F = M T = Q</p>	<ul style="list-style-type: none"> Trader is responsible for security of cash transport 	<ul style="list-style-type: none"> Refugees not in agreement Few traders trusted Poor ability to monitor & verify

<p>Money Transfer Companies (e.g. Western Union, Moneygram)</p>	<p>Most refugees can't leave camps to access. C = H F = L T = Q</p>	<ul style="list-style-type: none"> Familiar to refugees Many families use through means of a second party individual (see 'phone shops' above) Refugees could feasibly use with existing camp IDs Some camps have fewer restrictions and could access but risks of extortion if caught carrying cash Preparedness - Potential to use on return low 'bureaucratic' requirements and low ID requirement. Potential to use nominees (illiterate, elderly, FHH, PWD, PLWHA). Lower risk in making errors while recording names, rather than account numbers and phone numbers. Contractual agreements could be quicker than for banks. 	<ul style="list-style-type: none"> No ability to leave camp to access without threat of extortion Illiterate less able/willing to use (elderly particularly – though could use nominee with some increased risks) Lack of official IDs, Un able to withdraw smaller amounts multiple times? Contractual agreements with remittance agencies may be slow. Still considerable distances in most camps. High charges from remittance.
<p>Post Office</p>	<p>Not referred to or used by any stakeholders (refugees or vendors)</p>		
<p>Bank Transfer to bank account or bankers draft</p>	<p>Refugees can't open bank accounts and cannot leave camps to access banks to collect C = L F = L T = S (if bank accounts opened)</p>	<ul style="list-style-type: none"> Could only be used if permission given for refugees to leave camps once per month Many families use through means of a second party individual (see 'phone shops' above) But if this were known about, this would increase risk of theft. 	<ul style="list-style-type: none"> No bank accounts No ability to leave camp to access without threat of extortion No Thai ID for accounts Illiterate less able/willing to use (elderly particularly – though could use nominee with some increased risks) Need to collect all cash at once Still considerable distances in most camps.
<p>Mobile Phone Transfer or simply as notification only</p>	<p>No technical capacity to be used to transfer money at present. No reception currently at all camps except Umphieng and Mae Lai where feasibly could be used for notification of arrival and pass codes etc. C = L F = L T = S</p>	<ul style="list-style-type: none"> Discreet notification system 	<ul style="list-style-type: none"> Low phone ownership and familiarity Illiterate unable to read texts (elderly particularly – though could use nominee with some increased risks) Contractual agreements with providers may be slow Incorrectly recording mobile phone number could mean another person receives their fund notification.

The analysis indicates that there are no satisfactory financial service providers available for delivery of cash to beneficiaries, and thus a direct delivery of cash will be required by the agency in the short term, as indicated in the flow diagram at the start of this report.

Only less than 4% of households have access to at least one mobile phone, and 100% of those interviewed indicated there was no mobile phone reception in, near or within easy reach of the camps⁸⁰. All stakeholders indicated that there was no technological capacity to transfer monies by mobile phone available or imminent within Thailand or the areas of Burma for facilitation of return, and therefore this method has been reluctantly discounted.

Currently, TBC moves small amounts of cash into the camps using TBC staff. For the larger amounts of cash that are required to pay the monthly staff stipends and camp administration costs for Nu Po and MRML camps⁸¹, TBC transfer money to the joint bank account⁸² of two members of the KRC who then withdraw the cash and make arrangements for its transportation to camp by trusted persons. This system has been used successfully for nine years without any recorded problems.

6.5.2 Conclusions and recommendations regarding delivery of cash to beneficiaries?

The prioritised payment method options table above summarises the analysis of advantages and disadvantages of the varying ways of delivering cash to beneficiaries. It indicates that there are no satisfactory financial service providers available for delivery of cash to beneficiaries, and thus a direct delivery of cash will be required by the agency in the short term, as indicated in the flow diagram at the start of this report.

Use of the local money transfer or 'phone based system' of the Thai village/ businesspersons, currently used by refugees, is not considered adequate enough for a pilot or full scale CTP. The capacity and monitoring and reporting are considered likely to be insufficient for TBC or donor requirements and there are concerns regarding its accessibility to the most vulnerable households.

The system currently used by TBC for transferring relatively large amounts of money to camps (almost 900,000THB/month for MRML) through the KRC is considered by this study to be satisfactorily robust for a first phase small scale CTP pilot for in the region of 500 households⁸³ to utilise, subject to a few minor recommended improvements⁸⁴. Careful monitoring of the transfers could then be used to assess its utility for any further scale up of the CTP. TBC and their donors will need to make the final decision regarding the security of the improved financial transfer mechanism though KRC for the pilot, and failing this will need to revert to using TBC staff to carry monies into the camp.

In the meantime, TBC should work towards developing safer cash delivery systems in readiness for the full scale programme, for the transfer of large amounts of cash to the camps. This is likely to include:

- Ensuring safe short term storage facilities (e.g: safes) for money are available within the camp.
- Early negotiation with banking institutions or security companies to carry monies in secure vehicles to the camps, and potentially for distribution of the transfers in camp⁸⁵, and ensuring minimum fees for this service.
- Assessing and costing whether the purchase of specialised vehicles or equipment by TBC (and/or insurance) for safer money transport is required⁸⁶ for a large scale CTP.

The decision as to whether the financial systems are robust enough for direct cash distributions, may ultimately come down to the willingness of the donors to accept the systems available. If the systems are deemed unsatisfactory for direct cash distributions, then it is recommended that a cash coupon be distributed (not a commodity coupon), though this restriction is likely to have a cost in terms of reducing the stimulation of local production and income generation, increase administrative costs to TBC and traders and require additional inputs in terms of trader MOU negotiations. Vouchers do not have the same benefits in terms of assisting refugees to prepare for the economic realities beyond camps, and this should be avoided unless there are adequate justifications to do so.

6.5.3 Are financial systems ready to support camp traders ordering and paying for goods?

Larger in camp shops and some medium sized⁸⁷ traders either have bank accounts or access to those with financial connections that allows them to use similar financial services. Thus, there are no limiting factors to their involvement

⁸⁰ Most respondents indicated at least a one hour difficult terrain walk on steep roads to get phone reception, but would not be adequate or accessible for the majority.

⁸¹ Monthly staff stipend and admin costs; MRML 883,300 THB; Nu Po 309,000 THB.

⁸² Two signatories required

⁸³ Likely to be in the region of 1000,000 THB (500 households at approximately 2000 THB/HH of an average of 5 persons)

⁸⁴ These security improvements would be best recommended by TBC finance staff and might include; use of decoys; increasing the number of account holders and signatures required, and moving the banking withdrawals to banks closest to the camps (such as Umphang in the case of Nu po, rather than Mae Sot), even where these may not be of the same bank.

⁸⁵ It is feasible for banks or security companies to distribute cash from a safe outlet/office or automated device.

⁸⁶ Such as safes that spray paint on monies if tampered with.

in the CTP. The key limiting factor for the involvement of small shopkeepers and to a lesser extent medium sized traders is the travel restrictions, lack of official identity cards and documentation for accessing financial services and their poor connections, communications and credit access. There is no absolute requirement for the smaller vendors to be included in the CTP, however the following factors need to be taken into account when deciding whether to expend the time and resources to involve them:

- **Equality of opportunity and fairness** – Large shop keepers themselves have indicated clearly that it is of paramount importance to them that as many people as possible benefit from the profits that will accrue from the CTP. They indicate that they have to live in close proximity with beneficiaries who are usually their close family, friends and neighbours, and wish good community relations to be maintained.
- **Maximising the capacity and expandability available to the CTP** – although large and medium sized shops in both camps would alone be able to build the desired capacity to sell, and crucially store, the ration goods over time. The involvement of as many vendors as possible will increase the speed at which the desired volume of goods can be sold and stored.
- **Increasing the proximity of shops to the less physically able** – the smallest shops are likely to be the ones that bring the goods closest to the more outlying areas of the camps as well as closer to the doors of those who are less physically able to carry ration goods considerable distances. It is considered likely to be hugely beneficial to such vulnerable groups in terms of reducing their informal costs and dependency upon family and friends⁸⁸ to deliver there needs to them.
- **Increasing competition to help keep down prices.**
- **Spreading income generating opportunities and capacity building in preparedness for return.**

It is for these reasons that it is recommended that all attempts are made to include smaller traders.

6.5.4 Conclusions & Recommendations on financial systems for payments by traders

If a decision is made to attempt to include small and medium sized shops in this CTP, than a variety of measures will need to be considered in order to facilitate this, as indicated in the flow chart diagram at the start of this report.

These measures include:

- TBC should investigate the feasibility of their acting as an intermediary to place orders for small and medium sized shopkeepers and then pay the wholesaler/transporter invoices of these shopkeepers once the shopkeepers have paid cash to the TBC offices in camp (indicated with two blue dashed arrows on the flow diagram). These measures should only need to be employed in the short term, until more independent and sustainable solutions are established between wholesalers and small shop keepers.
- Facilitation of improved connections and communications⁸⁹ between small & medium sized shopkeepers and local wholesalers and transporters
- Facilitation and support to help establish access to good trade and credit terms between small traders and local wholesalers, and failing this considering supporting them with grants, credit or loan guarantees.
- Facilitate improved small trader freedom of movement through advocacy for permits which would increase access to money transfer and other financial services

If not, the alternative would be to either miss out small shop keepers or switch to coupons or a combination of cash and coupons⁹⁰.

6.6 How much should the cash amount be?

6.6.1 What is the current cost of ration goods to TBC and in camp shops?

The study has necessarily researched the amount at which the cash amount should be set based on the current in camp cost of purchasing the current TBC full ration for one adult, as this represents the reality of the prices that

⁸⁷ Mostly Muslim

⁸⁸ Indeed the children of the less physically able, and girls in particular, are often those who attend distributions and make shop purchases.

⁸⁹ Arranging and facilitation of meetings between, establishing small shop keeper associations for placement of bulk orders etc, improving access to phone lines for traders. Etc.

⁹⁰ It would need to be assessed whether it would be feasible for the coupons to be just used in small shops.

refugees would face if receiving a cash grant. Only the adult cash amount has been calculated and the reduced amounts for children will be left for TBC to calculate based on its current systems.

Methodological note: The in camp cash amount has been calculated based on

- The cost of the full ration (food and charcoal). If government approval can not be gained for the inclusion of charcoal in the CTP then a reduction to the amount will need to be made.
- The closest possible equivalent product⁹¹ that could be found on the market wherever possible. If no reasonably equivalent good could be found, the price was calculated based on the TBC price plus the likely additional costs of the differing purchasing and transporting systems that camp shop keepers would face.
- Clearly beneficiaries would have the freedom to choose the quality of product that they purchase or whether to purchase alternatives (prices for similar and most likely alternatives were also collected⁹²)

It is important to point out that as most equivalent ration goods are not sold in camp shops, in some cases the prices have been based on educated based well informed estimations as explained in the methodological note text box.

	Current cost of full adult ration at camp to TBC (THB) (Food & charcoal)	Estimated more REAL cost to TBC including TBC estimated 2% increase for procurement and logistics (THB)	Recommended Ration equivalent Cash Amount for Dry Season (THB)	Recommended Ration equivalent Cash Amount for Rainy Season (THB)
MRML	387	395	Around 395 - 405	405-445
Nu Po	382	389	Around 425-485	435-495

Note: the amounts listed here are for specific camps and a set point in time, and will need to be adjusted to the market prices at the time of the pilot distribution, and again recalculated at the time of the full CTP, should there be a significant delay between.

Firstly it is important to point out that the equivalent cost of the ration (the lower figure in the range) is only slightly higher than TBC prices if camp shops purchase from processor mills or large wholesalers.

There are significant difficulties in trying to establish the **real cost** of delivery or the ration under the two different modalities of in-kind distributions and cash, and there is very little documented evidence from other similar switches from camp ration distributions to CTP from elsewhere, to inform this. In essence, informed estimations have to be made of the change in costs of the staff, resources and administration of the logistics, procurement and management of an in-kind ration goods programme against the equivalent costs of running a CTP. In the particular case of this programme, where most of the ration goods⁹³ are in fact procured and transported by what will likely end up being the very same wholesalers and transporters that camp vendors will use, the impacts on cost are in effect about a switch from TBC procurement and distribution to shopkeeper based procurement and distribution, with TBC (or its local partners) distributing the cash. The table above has used an estimate by the TBC finance department that savings would be made in TBC procurement and logistics, human resource and administration costs, estimated to be 2% if TBC were to switch to distributing cash instead of goods. Annex 9.9 provides a summary list of some of the factors taken into account by the TBC finance department in order to estimate this 2%.

The amount calculated per adult varies by season and between camps because:

- The size of the TBC ration currently varies between camps (see Annex 9.6 include the).
- Market prices and transport costs vary between camps.
- Market prices and transport costs vary between seasons and thus higher cash amounts are needed in the rains

⁹¹ To that in the TBC procurement specifications

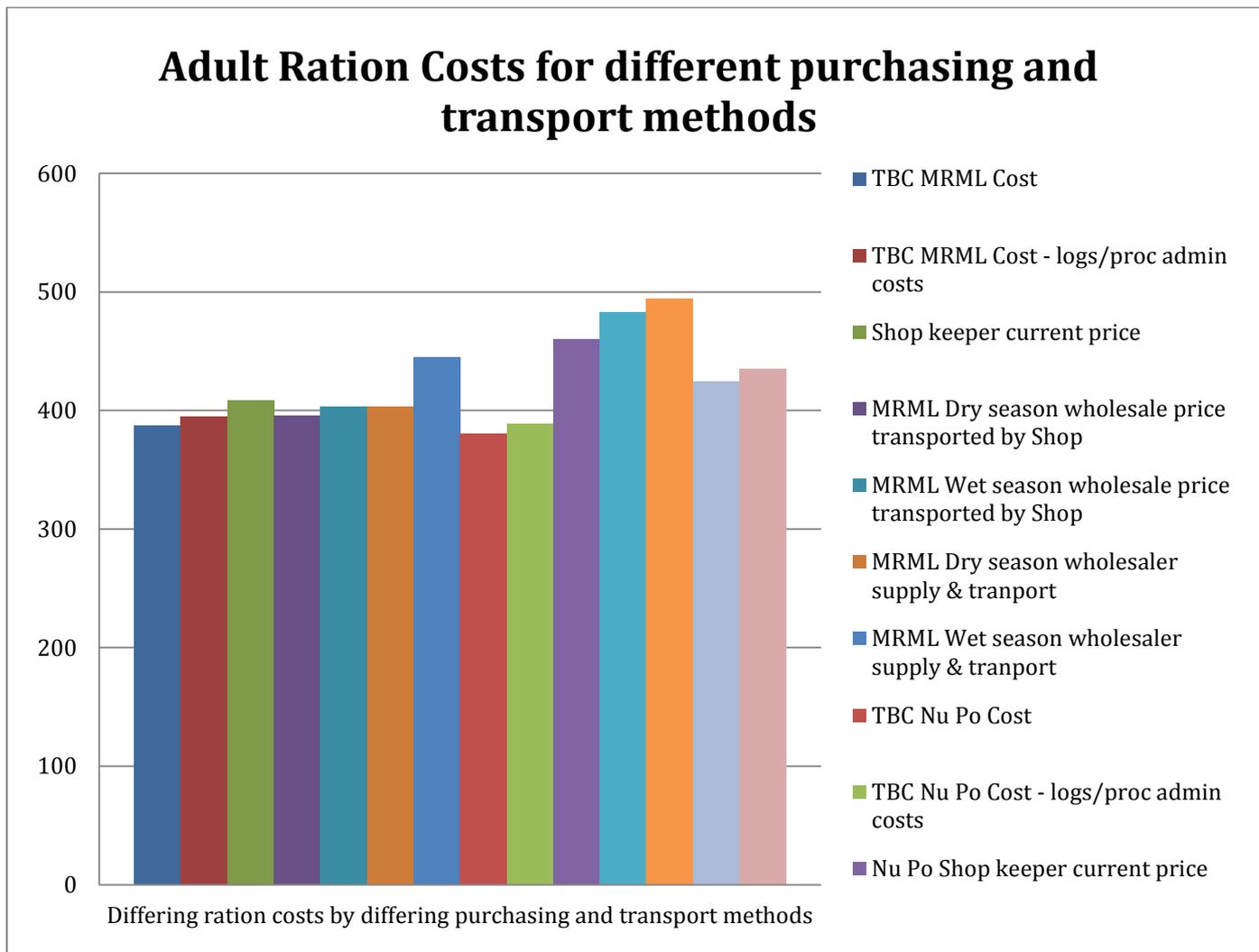
⁹² Mung bean, cheaper salt and rice.

⁹³ All except Asia Remix, YSP and charcoal.

The in camp price of goods will vary dependent upon which purchasing and transport option vendors choose to use, and is given as a range in the table above. The various different purchasing and transport options available and the subsequent differing prices for MRML and Nu Po camps are indicated in the bar graph below. These costs vary due to:

- Vendor ability to buy bulk
- Willingness, ability and capacity to buy from processor mills and larger wholesalers.
- Access to and ability to use large scale transport options, which are cheaper⁹⁴

The lower figure in the ranges listed in the table above are the cost in-camp if vendors choose to, and are able to access, the lower prices available through processors and larger wholesalers as well as larger scale transport vehicles, as indicated in the graph below:



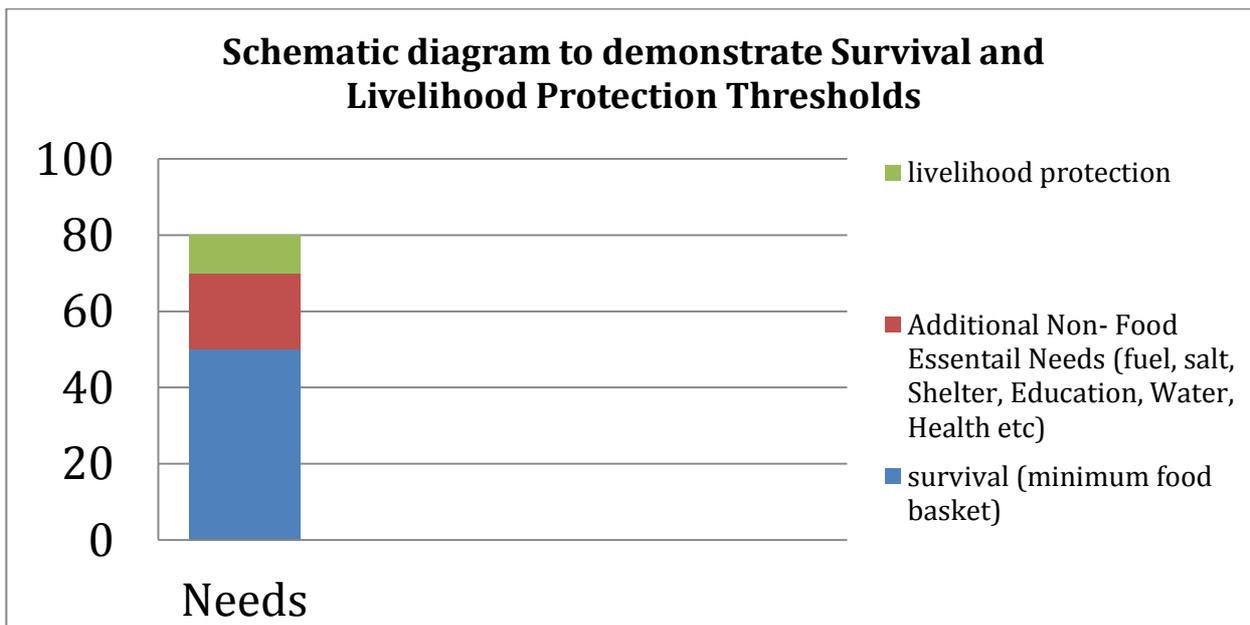
6.6.2 Setting the cash amount in the future context of the move to CMT:

TBC are currently undertaking a funding reduction induced move to a reduced ration and CMT approach (Community Managed Targeting, see Annex 9.4 for details). This should result in the amount of assistance being received being more closely linked to individually targeted household need, with some households gaining more, and will inevitably mean a reduction in the ration for other less vulnerable or 'better off' households. It is therefore likely that TBC would want to reflect these changes in the cash amounts set for an adult individual which is likely to mean varied cash amounts per household. However, in general it is advisable based on best practice findings, to try to ensure that all individuals get similar amounts to try to avoid misunderstandings and community jealousies. Alternatively more time needs to be devoted to communications to explain the rationale or justification for unequal amounts.

⁹⁴ Apart from in a very few small specific situations (e.g. where 4x4 use is essential due to poor road conditions, and mostly only in the rains).

6.6.3 What has been the learning from elsewhere on setting cash transfer amounts?

There is growing evidence from the evaluation of diverse CTPs globally⁹⁵ and from reported best practice⁹⁶, that CTPs are more effective and sustainable in the long term if cash amounts are set above the 'survival threshold' or level, as demonstrated in the schematic diagram below:



This is for a wide variety of reasons, but is summarised briefly here:

- Food ration amounts and the corresponding usual method⁹⁷ for calculating the minimum food basket cash amount are more usually calculated in emergencies for survival in the short term, and not over protracted lengths of time as in this context.
- Cash amounts need to be set at a level which allows for the satisfaction of other basic needs⁹⁸ if projects are to meet their intended food security objectives, otherwise beneficiaries divert some of the cash into these alternative essential uses.
- Cash amounts should also include a 'livelihood protection' cash amount if there is to be any chance of protecting existing livelihoods that will ultimately provide at least the possibility of some economic recovery and reduce the dependence upon aid and cash hand outs long term.

6.6.4 Conclusions and Recommendations on cash amounts...What should the actual cash amount be?

Given the global findings on best practice in cash transfer programming it would appear preferable to set an amount that is:

- A simple and easy to understand per person cash amount that requires minimal sensitisation, to avoid jealousies and disputes between individuals.
- Cash amounts that do not vary radically between one place and another to avoid jealousies and disputes between communities. Any differences in amounts will require thorough sensitisation campaigns.
- An initially generous cash amount that takes into account possible price increases at the start, so that the cash amounts do not need to be adjusted for the first 6 months of the programme at least,
- A cash amount that includes elements for additional essential needs such as shelter, health, education and livelihoods protection (primarily to reduce the amount of cash spending prioritised for these needs over the programmes intended food needs⁹⁹).

⁹⁵ Authors own evaluations such as WFP/ACF 2012 and many others, many of which are available through <http://www.cashlearning.org>

⁹⁶ CaLP/HPN 2011 'Good Practice review "Cash Transfer Programming in Emergencies"' and HPN special feature "New learning in cash programming" 2012

⁹⁷ Based on WFPs 2100kcal per adult

⁹⁸ Such as health care, shelter, water and sanitation and education

TBC would then work to ensure that refugees were sensitised to how the cash amount has been identified for different camps and that a slightly generous amount has been set that already accounts for transport costs and some price changes¹⁰⁰.

The final cash amounts recommended below are a simplified amount from those equivalent to the existing full TBC adult charcoal and food ration or minimum food basket¹⁰¹ from the table above.

	Recommended Ration equivalent Monthly Cash Amount for Dry Season (THB)	Recommended Ration equivalent Monthly Cash Amount for Rainy Season (THB)
MRML	410	450
Nu Po	480	500

It is important to note, that the amounts here recommended are based on a very rapid survey, and should be thoroughly checked before being finalised. They are also calculated at a set point in time, and will need to be adjusted to the market prices at the time of the pilot distribution, and again recalculated at the time of the full CTP, should there be a significant delay between.

It is recommended that an additional top up amount for shelter and other essential needs be applied to these amounts, with the above 'best practice' factors in mind¹⁰². The final amounts cited here have erred on the side of caution very slightly, as a way of simplifying the programme and paying some heed to the best practice guidelines above. The amount selected was the higher amount based on the prices likely if shop keepers purchase and procure in existing less economical ways. As TBC works with vendors to facilitate improved connections and terms with wholesalers and transporters and feasibly to improve travel infrastructure through cash for work or other advocacy means, the amount of the cash will become increasingly generous. This should allow for any increased global goods prices and provide an increasingly modest amount for other essential minor needs purchases.

Contrary to best practice guidelines it is considered appropriate in this case to have differing amounts in different camps, as refugees are already familiar with the rationale and need for varying amounts between camps, and therefore TBC should continue to use this approach, backed by strong sensitisation.

TBC and its donors will have a difficult decision to make, as to whether to set a generous amount and target tightly, or whether to set a purely survival ration amount and distribute more widely. The amounts recommended above should be considered as a 'moderate' amount. It is not the lowest amount possible, which would be based, as is the norm, on the WFP minimum food basket¹⁰³. It is however based on the equivalent to what refugees are currently receiving from TBC at the 'worst case scenario' purchasing and transportation method that may occur in camp. This extremely small element¹⁰⁴ that could be considered as a small generosity or 'contingency' amount above and beyond the lowest estimated survival amount. This will in no way offers refugees options for alternative basic needs uses, but might just compensate refugees for any small price changes in the coming months. With luck, as shop keepers become better connected and more efficient in terms of accessing economies of scale, this should compensate refugees for any global price increases.

It is strongly recommended that TBC and donors consider researching and adding a further top up amount for alternative basic and livelihood needs. If for no other reason than to be sure that beneficiaries do not chose to go without more nutritional foods in order to meet other essential needs such as shelter repair, healthcare or education. This additional top up amount could feasibly be more tightly targeted towards the most vulnerable than the basic survival ration amount.

A decision will also have to be made as to whether to give all adults the same amount¹⁰⁵, as is often recommended by best practice, to avoid community jealousies. However, it is anticipated that TBC are likely to want to build upon¹⁰⁶ the

⁹⁹ Agencies often find that cash beneficiaries reduce spending on the nutritionally beneficial foods to devote spending to these alternative essential needs and particularly to invest in longer term household livelihood strategies. In essence, households sometimes go without, or with staple foods only in order to invest in shelter, health or livelihood essentials for the long term.

¹⁰⁰ TBC could choose to allay refugee fears regarding exceptional price increases by informing them that they will monitor market prices and adjust the amount periodically if required.

¹⁰¹ based on a less economical but realistic shopkeeper purchasing and transportation system of purchase

¹⁰² TBC will also need to sensitise well if a 'top up' amount has been included for shelter and other essential needs element has been included.

¹⁰³ As recommended by WFP (Annex 9.10 refers to the amounts used for Myanmar refugees resident in Bangladesh as a guide)

¹⁰⁴ Which would have been a risky amount as it was the amount estimated based on the very cheapest possible purchasing and transportation method, that is not necessarily yet achievable.

¹⁰⁵ It is considered acceptable to vary the amounts between adults and children, however.

new vulnerability targeting aimed for through its Community Managed Targeting approach, should this prove successful in the camps in which it is being trialled. If this is the case, then a situation could arise where different adults receive different amounts, based on their vulnerability. It may be necessary to assess the success and appropriateness of the move to CMT and ration reductions in September prior to making a final decision on both;

- the appropriateness of having different cash amounts between individual adults
- the likely acceptance of varying cash amounts between adults by the refugees themselves;

However it is estimated that subject to adequate sensitisation, it is evaluated as likely to be satisfactory to have differing cash amounts for different people in this particular case¹⁰⁷, as many refugee households do have other livelihood opportunities that reduce their household ration needs.

6.6.5 Pre-rains lump sums and should monthly instalments be set higher in the rainy season?

As can be seen from the data above, the cost of goods are higher in the rains than the dry season, more especially in specific camps with poor road conditions (the currently stockpiled camps). TBC could choose to pay a larger monthly amount during the rains and a smaller amount during the dry season, or it could choose to pay the same 'average' amount all year round. Refugees have however indicated that they, especially men, find food and financial budgeting very difficult, with people having lost the confidence to take care with and manage money slowly over the month and might good economic decisions regarding prices and goods purchase alternatives. The preference of some of the more vulnerable refugees, thus tends to be to not take the responsibility for saving money¹⁰⁸ in the cheaper dry season months for use in the rainy season. TBC could however, choose to support refugees with capacity building and savings schemes as a preparation for return measure.

In stockpiled camps in particular, TBC could also choose to give pre-season lump sums alongside support for household food storage capacity and know-how development to allow purchase and storage of food stuffs when prices are low in the dry season as a further excellent preparation for return strategy. The ability to self-store or communal storage reduces vulnerability to short term price rises.

6.6.6 Summary Further Recommendations and Rationales related to the cash amount:

Any measures that help to reduce the price of goods in-camp will increase the value or 'generosity' of the cash grant amount in real terms (for alternative essential needs and livelihoods purposes) to beneficiaries. These include:

- improvements in road conditions that will help to reduce rainy season prices
- facilitation of better linkages, communications and credit terms between smaller shop keepers and cheaper processors and large wholesalers and transporters
- Measures aimed to increase the numbers of participating smaller shops that should help to increase competition and reduce prices.
- Large pre-rains cash grants are recommended in stockpile camps, also as a way of allowing beneficiaries to access the cheaper prices of goods prior to the rainy season.

6.6.7 Summary further camp specific recommendations on purchasing and transport methods

There appears to be a difference in the relative importance and potential cost savings of the varying purchasing and transportation methods between the two camps studied, based on the very rapid market survey undertaken. It would be advisable for TBC to verify these findings and undertake similar studies in the other camps. TBC may choose to nuance their approach in differing camps based on these findings.

It is recommended that for Nu Po, TBC facilitate shops to buy as many goods as possible through the large rice mills (Rice and Yellow split pea) wherever possible and failing that to access larger wholesalers than currently used. Major savings in the cost of goods are to be made if TBC can encourage the shop keepers to purchase goods from such mills or large wholesalers and group together to transport using the larger trucks owned by these market actors. More investigation is required as to why the extremely numerous medium sized wholesalers in Mae Sot appear to be setting much higher prices for goods than at the mill. In Nu Po, transport costs are relatively low all year round (1 to 1.5THB/kg in rains), despite it being a very long distance from wholesalers, it is at least a good road, virtually all year round.

¹⁰⁶ rather than back-track for the sake of programming simplicity

¹⁰⁷ Though there may be religious and ethnic reasons in other non surveyed camps that may preclude this.

¹⁰⁸ And there are limited safe money storage or savings opportunities available to them



In MRML, transport costs are low in the dry season (at 0.8THB/kg) as it is relatively close to the wholesalers. Transport costs are only really very high in the rainy season (at 2.75THB/kg in rains), as though it is relatively close to wholesalers, road conditions deteriorate rapidly during the rains and require transshipment to 4x4 (hence TBC avoids this with stockpiling). Because the 4x4 vehicles (some of which are owned by larger shop keepers in the camps) are almost as good as larger trucks for MRML, the shopkeepers have costs roughly similar to wholesalers in the dry season. In the rains, the evidence presented appears to suggest that refugee 4x4 owners are able to transport more cheaply than wholesalers do. More investigation is required here. It is recommended that TBC investigate the potential benefits of improving the roads with a cash for work programme to help reduce all year round transport costs, and reduce prices of goods to everyone.

6.6.8 Timing of cash distributions

The seasonal income and expenditure and market prices calendar (in Annex 9.11), indicates that there are in general no major justifications for timing cash payments within the year in the majority of camps. TBC will need to decide whether timing cash payments within the month with regards such things as festivals and associated school costs and fees is necessary.

It is thus recommended that Household receive monthly payments. However, it is recommended that in the camps that are currently stockpiled, there should be large¹⁰⁹ pre-rains payments to permit stockpiling and avoid purchasing at times of maximum price.

6.7 What is the best cash transfer approach? (Modality selection)

Some of the key factors for a cash transfer programme to refugees in this context are:

- Scalability and ease of roll out
- Ability to utilise existing registration systems
- Accessibility to refugees and vendors of safe payment systems for cash and goods that does not involve travel outside of camp where unsafe to do so.
- As much as possible hands responsibility over to the individual household, community or their representatives
- Preparedness for return
- Minimises risk to organisational reputation
- Ability to access all and minimise exclusions.
- Flexibility for the beneficiary, allowing purchase of goods and services of most need. The potential to be used for needs across sectors (health, shelter, education and livelihoods etc)
- Positive impacts on market
 - Minimal inflationary risk
 - Stimulate formal and informal markets
 - Employment/income potential for petty traders and producers
 - Maximise multiplier effects within camps and secondarily to the local Thai community.
- Positive employment/income potential

¹⁰⁹ Or multiple payments closer together if there is concern amongst refugees about carrying large amounts within camp.

Given these and many other factors, all the available modalities, including continuing with an in-kind ration distribution have been assessed for their advantages, disadvantages, feasibility and suitability for vulnerable groups. The results of this analysis is summarised in the table below:

Ration Replacement Response Options	F=Feasibility SV= Suitability to Vulnerable L/M/H	Advantages & Positive market impacts	Disadvantages Risks/Assumptions Negative market impacts
Continue with In-Kind distributions	F= H SV=H	<ul style="list-style-type: none"> • Potentially final years before return? • Refugees already undergoing change/reduction in ration uncertainties • Existing staff and infrastructure • Meets needs of all and most appropriate to most vulnerable • Bulk purchasing and transport economies of scale reduces unit costs • Nutritional strengths • Safe and secure 	<ul style="list-style-type: none"> • Dependency • Disincentives to produce or trade • Does not prepare refugees for economic realities on return • Lack of choice • Higher procurement and logistical and staff and administration costs • Sold or exchanged for other goods or misuse purposes at significantly lower prices
Unconditional cash grants	F= M SV=M (do not need to nominate others to collect)	<ul style="list-style-type: none"> • Choice and dignity • Maximum incentive to trade and produce • Stimulates livelihoods most • Highest multiplier effects • Prepares refugees for economic realities on return • Lower staff and administration costs, similar beneficiary verification and monitoring costs • Not sold/exchanged for lower priced commodities • Minimises concentration of advantages in hands of larger traders (Some stimulation of small shops still recommended) 	<ul style="list-style-type: none"> • Less suitable to most vulnerable and low ability groups. • Unit prices are moderately higher than bulk purchase prices • Possible theft, more insecure, but mitigation measures can reduce risk. • Potential misuse (not backed by evidence elsewhere) • Limited bank accounts for safe transfer to camps or traders
Cash coupon	F= H SV= L (ability to nominate others to collect?)	<ul style="list-style-type: none"> • Choice and dignity • Medium incentive to trade and produce • Stimulates livelihoods if traders purchase locally or in camp • Moderate multiplier effects • medium staff and administration costs, similar beneficiary verification and monitoring costs • Not sold/exchanged for lower priced commodities • Safer and less prone to theft outside camp 	<ul style="list-style-type: none"> • Trader negotiations required for MoUs • Possible nutritional disadvantages • Trader willingness to administer and ability to return coupons to TBC for encashment (no bank accounts amongst medium and small shop keepers). • Printing costs and delivery to camp costs • Potential copy fraud but mitigation measures exist and cancellation possible Concentrates advantages in hands of larger traders unless measures introduced • Does not prepare refugees for economic realities on return •

Commodity coupon	F= H SV= L (ability to nominate others to collect?)	<ul style="list-style-type: none"> Nutritional Safer and less prone to theft outside camp Minimises misuse potential (though goods re-sellable) 	<ul style="list-style-type: none"> Not significantly different to current in kind ration Limits Choice, though some potential to have more choice than just existing ration goods (mung bean, soap etc) Some dignity factors Goods can still be sold or exchanged for other goods or misuse purposes at significantly lower prices
Combined cash or cash coupon and commodity coupon	F= H SV= L (ability to nominate others to collect?)	<ul style="list-style-type: none"> All advantages of commodity coupon in terms of nutrition All advantages of cash or cash coupon in terms of choice 	<ul style="list-style-type: none"> Complexity Additional complexity for traders All disadvantages of both as above
Combined cash or cash coupon and fresh food voucher (hand in hand with livelihoods support programmes)	F= L (capacity to produce in some camps) SV= L (ability to nominate others to collect?)	<ul style="list-style-type: none"> All advantages of commodity coupon in terms of nutrition All advantages of cash or cash coupon in terms of choice Promoted in camp livelihoods (where feasible) 	<ul style="list-style-type: none"> Very limited production capacity in most camps. Complexity Additional complexity for traders All disadvantages of both as above
TBC Shop	F= H SV = M	<ul style="list-style-type: none"> Low prices Strong trust of refugees in TBC 	<ul style="list-style-type: none"> Effectively same as current system Not really a cash programme? Limits choice Continues dependency on TBC Increases risk to TBC if refugees choose to spend money elsewhere Limits impacts on livelihoods and multiplier effects Compete with established shops
Community run shop/co-op	F= M SV = M	<ul style="list-style-type: none"> Lower prices through bulk Potential for some more choice Some possible preparation of community organisations to run shops on return? 	<ul style="list-style-type: none"> Procurement and logistics difficulties Limited trust of refugees in relation to TBC (FGD results) Limited access to bank accounts Limits impacts on livelihoods and multiplier effects Compete with established shops
Promotion of Camp gate markets/fairs	F = H in accessible camps only SV = L	<ul style="list-style-type: none"> Potential access to lower prices, but not considered likely as wholesaler prices are low and villagers often come to camps to purchase there. 	<ul style="list-style-type: none"> Promotes local traders at expense of refugee camp traders

This **Response Options Analysis Table** of the advantages and disadvantages each of the modality options considered as part of this assessment indicates that a **direct¹¹⁰ unconditional cash transfer** would be the most advantageous option for a wide variety of reasons but principally because:

Unconditional Cash Transfer

- ▶ It is best placed to stimulate in-camp livelihoods most as it gives beneficiaries the maximum amount of freedom to choose and purchase from their neighbours and local businesses.

¹¹⁰ Often called 'cash in envelopes'

- ▶ It maximises choice in terms of what beneficiaries can buy and allows them to access the lowest prices available to them, which should act as a brake on the inflation potential in such a confined market environment
- ▶ It offers the maximum benefits in terms of dignity and preparedness for the realities of economic realities on return.

The final decision as to whether to adopt this preferred modality is likely to emanate to some degree from agency and donor decisions based on the security and readiness of financial systems to be able to deliver cash safely to refugees. If the decision is taken that it is not sufficiently safe to deliver cash through the improved existing refugee organisation/KRC system or the alternative of staff moving cash (potentially backed with security equipment or paint spraying safes) for the pilots; and that it has not been possible to negotiate and establish satisfactory terms with a bank or security firm to transport¹¹¹ the cash to beneficiaries in camp, then the following modalities can be utilised. The main feasible modalities have been ranked in order of preferred priority, and a brief summary of the main reasons for and against their selection are:

1. Cash Coupons:

- Only moderate stimulation of livelihoods as shops tend to purchase majority goods outside camp. Does maintain some choice though.
- Additional costs for printing, transport, MoUs and trader payment administration

2. Cash and Fresh Food Voucher¹¹² Combinations or Commodity Coupon

- I. Approximately 400 THB cash + fresh food voucher for nutrition and livelihoods stimulation (important to stimulate in-camp producers in order to maximise multiplier effects within camps)
- II. Approximately 400THB cash + Asia Re-Mix & YSP coupon to ensure nutrition (possibly just for vulnerable?)

3. Commodity Coupon:

- As for cash coupon, though often no choice though the commodity coupon can include a wider list of goods than currently given (e.g. alternatives for YSP such as Mung bean, alternatives for fish paste for Muslims etc).

6.7.1 Is it necessary to trial or adopt a commodity coupon or fresh food voucher to ensure adequate nutrition?

With respect to nutrition, it is recommended that TBC, continue to monitor nutrition carefully¹¹³ and wait and see the results of the initial pilot trials with the unconditional transfer and evaluate the nutritional value of what people purchase. Only if the data clearly indicates a significant decline in nutrition **across all population groups**, should the programme consider switching to a more restricted modality such as a commodity coupon or fresh food voucher across the board. If the data indicates a decline in nutrition **across specific population groups** (perhaps the poorest or most nutritionally vulnerable), then these groups alone should be considered for a partial commodity restricted modality:

- Firstly for approximately 400THB cash and 100THB in form of a fresh food voucher
- Secondly for approximately 400THB cash and 100THB or commodity coupon
- and only as a last resort for a fully restricted commodity coupon

6.7.2 Is it necessary to trial different modalities within the pilot?

It is not considered necessary to test the suitability of differing modalities as the results clearly indicate that a direct unconditional cash transfer is both possible and preferential. It would however, be possible to test differing modalities within camps, either:

- Cash and coupons within the same camp (with half of trial population getting each)
- cash in one camp, vouchers in another (though it would not be easy to attribute findings to the modality due to the differing contexts)

¹¹¹ And feasibly distribute

¹¹² A Fresh food Voucher is a coupon which entitles the user to purchase from a defined list of fresh and usually nutritionally rich foods such as fish, meat, eggs, dairy, fruit or vegetables. The vouchers can be used with either a large or small defined group of vendors. Vendors are often small local producers. Administration of FFV with lots of small vendors can be human resource heavy, but is extremely beneficial to local producers.

¹¹³ Using either existing systems or a light method such as the Individual Dietary Diversity Score method (IDDS).

Neither of these commodity-restricted or combination approaches are considered necessary or recommended. They would be very human resource intensive, confusing to the beneficiaries as well as being complicated for the traders. Ultimately these may end up in the agency suffering the disadvantages of both systems!

6.7.3 Which approach suits specific vulnerable groups most?

No evidence was found generally to indicate that the unconditional cash transfer would be disadvantageous towards specific vulnerable groups. Boarding houses did however indicate that they had insufficient human resources to be able to deal with shopping for ration items and had a strong preference for delivery of goods. It is still considered feasible for arrangements to be made for boarding houses to order goods with their preferred vendor, who arranges delivery to the boarding house and invoices TBC. This would mean that boarding houses could vary the diet more and purchase cheaper goods when their prices decline. Similar issues need to be overcome for those individuals¹¹⁴ who use 'in house communal cooking arrangements', whereby people pool their existing ration and have meals cooked communally.

As previously discussed, it is anticipated that less physically able beneficiary households such as the elderly or those with disabled or chronically sick members or those with high dependency ratios or limited access to strong physical labourers such as child, grandparent or female headed households, will find it easier to access the small and medium shops that are closer to their homes than the TBC distribution points currently are. This will reduce their dependence on others to collect and the informal fees and gifts sometimes paid for this delivery service, as well as reduce protection issues regarding young children.

It remains to be seen from the trial whether the switch from ration to cash will have a negative nutritional consequence, but it will be important to pay particular attention to research on this for nutritionally vulnerable groups such as the elderly, babies, young children, pregnant and lactating women, disabled and chronically sick or people living with HIV/AIDS.

There was substantial initial concern amongst TBC staff, community leaders and some refugees related to concerns regarding potential misuse and increase gender based violence (KWO representatives) as a result of the shift from ration to cash in households with members with drug and alcohol problems. The survey did not find evidence related to whether people will divert money to these uses, but it is very difficult to capture such misuse. It is recommended that community based knowledge is used to identify such households and select the right person in the household to be the recipient of the cash for the CTP pilot. When the CTP trial goes ahead, households with known drug and alcohol abuse members should then be closely but sensitively monitored. If evidence is found that problems do occur then TBC could choose to give such households commodity vouchers for use at specific shops. It could also choose to offer vouchers conditional upon attendance at drug, alcohol or GBV advice sessions.

6.8 Integrating the CTP approach with a strong livelihoods strategy

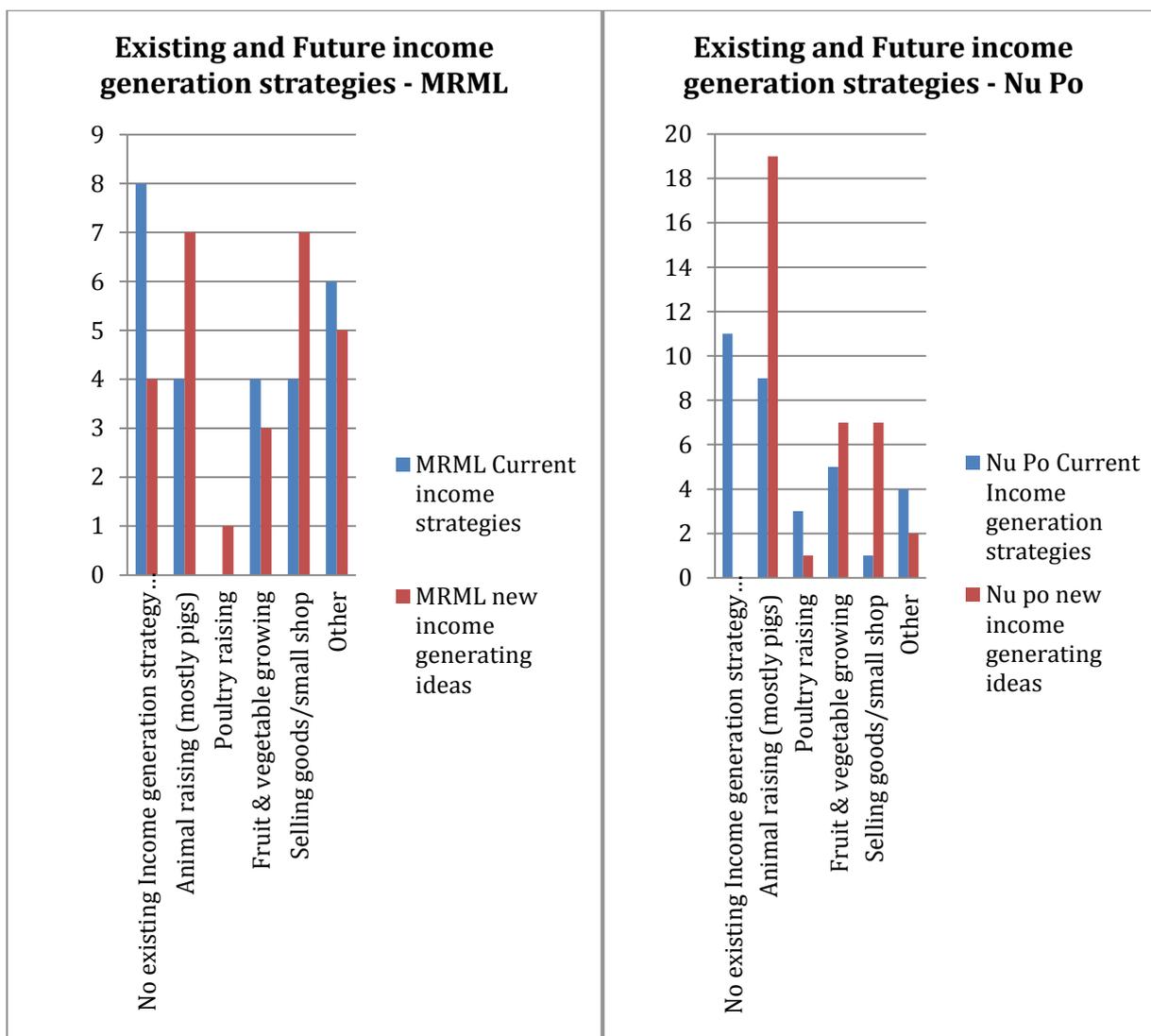
There is growing evidence from research and evaluations elsewhere that cash transfer programmes have a greater positive long term impact where the multiplier effects associated with the cash are captured by the beneficiary communities themselves. This will particularly be the case in the restricted market environment of the camps.

Rapid research on existing and future intended income strategies was undertaken (graphs below) and indicate that:

- Most, though not all HHs have some current income generation strategy.
- In MRML income generation concentrates upon the 'other' category, with sewing and weaving playing a large role. Other strategies in MRML are spread relatively equally amongst the main animal, fruit and vegetable and small petty trade, with no reported poultry raising¹¹⁵.
- In Nu Po, pig raising dominates with very little 'other', poultry or small trading.

¹¹⁴ Often single people and youths

¹¹⁵ Though this is in evidence and reported within the FGD, but was reduced radically after disease outbreaks and culls.



Future aspired-to income generating strategies include:

- A higher proportion of people in MRML camp than Nu po camp considers they have no future income generating ideas (could be due to interviewing differences).
- A large number of HHs in MRML would like to increase income from animal raising, small trading and other businesses such as battery charging shops, restaurants/cafes and mechanics.
- In Nu Po, the majority of HHs would prefer to begin or expand animal raising ventures with others wanting to work on growing foods and selling through small shops.

6.8.1 Conclusions and recommendations related to livelihoods

In summary:

- ▶ Ensure that the modality selected maximises the potential to stimulate local livelihoods (e.g. unconditional cash transfer)
- ▶ Research, advocate and facilitate measures to maximise the amount of local, preferably in-camp, purchasing by local shops, to maximise the amount of cash spent in camps and maximise the **multiplier** benefits to refugees (or the local farmers and producers who sometimes employ refugees)
- ▶ Research & support existing livelihood strategies and aim to target primary income strategies in particular (where maximum income effects can be made), rather than minor income strategies.
- ▶ Encourage diversification with new income generation activities
- ▶ Concentrate on identifying income generating activities suitable to the specific vulnerabilities of individuals (elderly, FHH, disabled persons etc.)
- ▶ Concentrate on reducing losses from existing production (e.g. pre & post-harvest, processing and preservation)

TBC should also consider the possibility of using cash for work as a general strategy to begin to advocate for refugees to be able to establish incomes and the positive potential of the refugees as a local workforce:

- ▶ fix roads and reduce transport costs and prices for all
- ▶ sustainable soil and forest resource management workforce for environmental protection (e.g. soil conservation measures, tree/bamboo planting, roadside bamboo clearance, sustainable thatch production etc.)
- ▶ cash for work, can be used as a way of introducing a large number of individuals to new income generating possibilities. This can for example involve goods production within the home, such as clothes, quilts or food preservation or processing that is paid on a piece rate initially, and sold communally. Once the demand has been established and capacity building related to selling of goods is given, then the CFW programme ends.

If cash for work is taken up as a general strategy then the following issues should be born in mind:

- ▶ CFW should be encouraged more in places where there are few other income generating opportunities.
- ▶ Care should be taken related to 'exploitative' pay rates and the increased need for calories as a result of heavy manual labour!
- ▶ Care should be taken regarding the frequent inadvertent exclusion of the most vulnerable and women from cash for work, as the types of activities selected are usually hard physical labour. This need not necessarily be the case.

6.9 Remaining features of technical design.

6.9.1 Risk Analysis and Mitigation Measures

As with any programme, a thorough risk analysis would need to be done using the risk analysis and mitigation measures matrix recommended for cash transfer programmes (Annex 9.1.2), which encourages the organisation to develop adaptations within the general approach adopted that better suit the likely risks faced.

A summary of some of the critical assumptions, risks and mitigation measures that be considered include:

- Government approval and authorisation nationally and locally.
- Member agencies are supportive
- Refugees are willing to take part
- TBC has sufficient cash from donors throughout the programme, in a timely manner, in order to pay refugees and/or traders promptly - A gradual roll out across/within camps would ease this situation slightly.
- TBC has sufficient funds on a monthly basis to pay refugees and/or traders promptly - One mitigation measure that could be considered if donors are unable to meet financial obligations would be to move to the less appropriate cash coupon modality, which would delay requirement for payment more towards the end of the month as wholesalers would largely be extending credit.
- TBC has sufficient funds from donors to provide large up-front payments prior to the rains in currently stockpiled camps.
- Markets remain functional and stocked with sufficient commodities.
- Banks or remittance agencies have sufficient cash for households.
- Distribution mechanism remains secure
- Payment methods by vendors can be established that are safe and secure
- No further large scale refugee displacements occur

6.9.2 Effective communication and grievance procedures and strong monitoring and evaluation systems

As with any programme, there is always a need for good communication and grievance procedures as well as light but robust M&E. However, with this being a first time cash programme in a country where cash transfer programmes are currently¹¹⁶ rare, and with refugees who are unfamiliar with cash, initial sensitisation campaigns and ongoing communications will need to be stronger. There is a great deal of evidence of best practice and existing post distribution monitoring tools for cash available, but the overriding findings have been that monitoring should be light

¹¹⁶ Though there were many CTPs during the tsunami, these were not in the same geographical areas and the refugees from Burma are additionally unfamiliar with CTP

enough to be achieved soon after distributions and so that data can be analysed quickly enough for changes to be made to the original technical design should problems be highlighted, prior to full scale up.

6.10 Is the Timing Right for a Cash transfer programme?

6.10.1 From an Institutional and Refugee Perspective:

A number of questions need to be addressed within this key question, from both a refugee perspective and an institutional perspective.

The overriding question as to ‘whether it is worth the institutional upheaval of switching to cash, at a time when there is some likelihood of imminent return’ is a difficult one as it relies upon impossible estimations. However, TBC is a well oiled machine that ensures that refugee’s shelter and nutritional needs are met in an efficient manner, maximising the economies of scale that can be gained through bulk purchasing. On the other hand, there will be some cost efficiency savings and huge benefits in terms of preparing refugees for the economic realities of return¹¹⁷.

From the refugee’s perspective, the timing is very poor. They are already undergoing the difficult transition to a more needs based approach (Community Managed Targeting or CMT) that will further reduce many people’s ration entitlement. In addition to this there is a wide ranging reduction in the ration being implemented later in the year due to funding restrictions that is likely to raise community tensions much further. They are likely to be extremely hesitant, if not unwilling, to embrace a further change in approach.

It could be argued, that the shift to the CMT approach later in 2013, could potentially be an opportunity to offer cash alternatives to the ration to a small number of households in the form of a cash pilot. It is the opinion of this study, however that considerable caution should be taken to introduce CTP at the same time as CMT due to the potential collision and increased risk of failure that this would entail, and the inability to monitor and evaluate the separate impacts of the CTP. It is assessed that there would be considerable difficulties in terms of institutional readiness and capacity as TBC are already working at full capacity to convince and ensure the CMT process is successful.

TIMELINE OF SIGNIFICANT ACTIVITIES BEING UNDERTAKEN	Relevance to readiness for CTP	Camps involved	Start Dates And Likely Duration	Bulk of implementation estimated to completed by:
Introduction of Community Managed Targeting processes into new camps	- Will be used to ensure targeting by need for any cash programme. - Field and management staff working at full capacity - Communities and beneficiaries ability to accept further change diminished	5 camps	October/ November 2013 (see below)	December 2013
Development of new vulnerability criteria in partnership with CMT and Camp communities, and agreement with camp residents. Identification and verification of vulnerable households.	This is key to ensuring that those households that cannot manage the ration cuts are identified, and should go on to feed into the beneficiary identification criteria for any future CTP. Staff and communities working at full capacity.	All camps	Initial household lists submitted in October – revisions/ adjustments/ appeals finalized by Q1-Q2 2014	Finalised by June 2014 with rolling review of HH vulnerability

¹¹⁷ There is some concern of the contradiction between preparing refugees for return to Burma, while at the same time introducing a CTP that would strengthen their economic integration into Thailand’s market economy.

Ration cuts (rice). (Potential for further funding induced cuts in 2014)	Important that communities do not associate rice ration reductions with the introduction of any CTP, which will prejudice their views of CTP. Ability of communities to accept further change diminished.	All camps	November 2013	December 2013
Extensive communication campaigns around CMT and ration cuts	Staff working at full capacity	All camps	(CMT campaigns current and on-going through 2014)	CMT and ration cut campaigns completed in March 2014
Evaluation of CMT and ration cuts	Results of this required to inform any CTP built on same targeting criteria and ration cost calculations Staff working at full capacity	All camps	Q 2- Q3 2014	June/July 2014

Preparation for a cash pilot will take extensive sensitisation, planning and preparation to ensure community and stakeholders are on board which is very time and human resource intensive. It is essential that refugees understand the concepts, rationale and justification for cash and to the extent possible that the change is not imposed upon them. TBC have a great deal of institutional readiness to undertake prior to any CTP. Not least amongst which will be to negotiate with existing wide ranging donors regarding the switch to cash and conform to their individual verification and reporting requirements for cash. TBC will need the full support of all their donors particularly to overcome the difficulty of timing of payments from donors to allow TBC to switch from being an organisation that just about manages to meet its financial obligations to wholesalers who extend lengthy credit to them, to being an organisation that will have to supply cash up front to beneficiaries in a reliable and timely fashion. Donors will need to themselves make early, prompt and reliable payments to TBC. If TBC can not be assured a safe and reliable supply of funds, then they will be forced to look at more restricted and less appropriate modalities¹¹⁸ such as vouchers. Effectively the vouchers would act as a short term form of credit giving TBC slightly longer to pay shopkeepers who would be reliant upon credit from wholesalers. TBC would still need to be able to make prompt payment to shopkeepers, however, if shopkeepers were to remain willing to be involved, and not withdraw from the CTP.

In addition, it is unlikely that TBC have the capacity to effectively implement CMT and the ration changes effectively and simultaneously pilot a significantly sized CTP pilot of which they currently have no prior knowledge or expertise. It is to be anticipated that the initial difficulties and challenges of the new CMT approach and the ration reductions will not be ironed out before the end of the first quarter of 2014 and realistically the dust should be allowed to settle and the approaches be thoroughly evaluated prior to the commencement of the CTP. The current process is already stretching institutional capacity and refugee patience and will require all TBCs staffs' focused efforts until the end of Q2 2014.

There are however a great deal of preparations¹¹⁹ that TBC could begin to take institutionally so that they are ready to commence a wide ranging, substantially sized pilot as early in 2014 as is possible. Any trial needs to be of a substantial size, and across wealth groups and geographical and ethnic contexts, to ensure that it is a proper test¹²⁰. Any delay should TBC the opportunity to begin the rapid scale up of the essential livelihoods element of the CTP, in order to maximise the capture of the multiplier effects within camps.

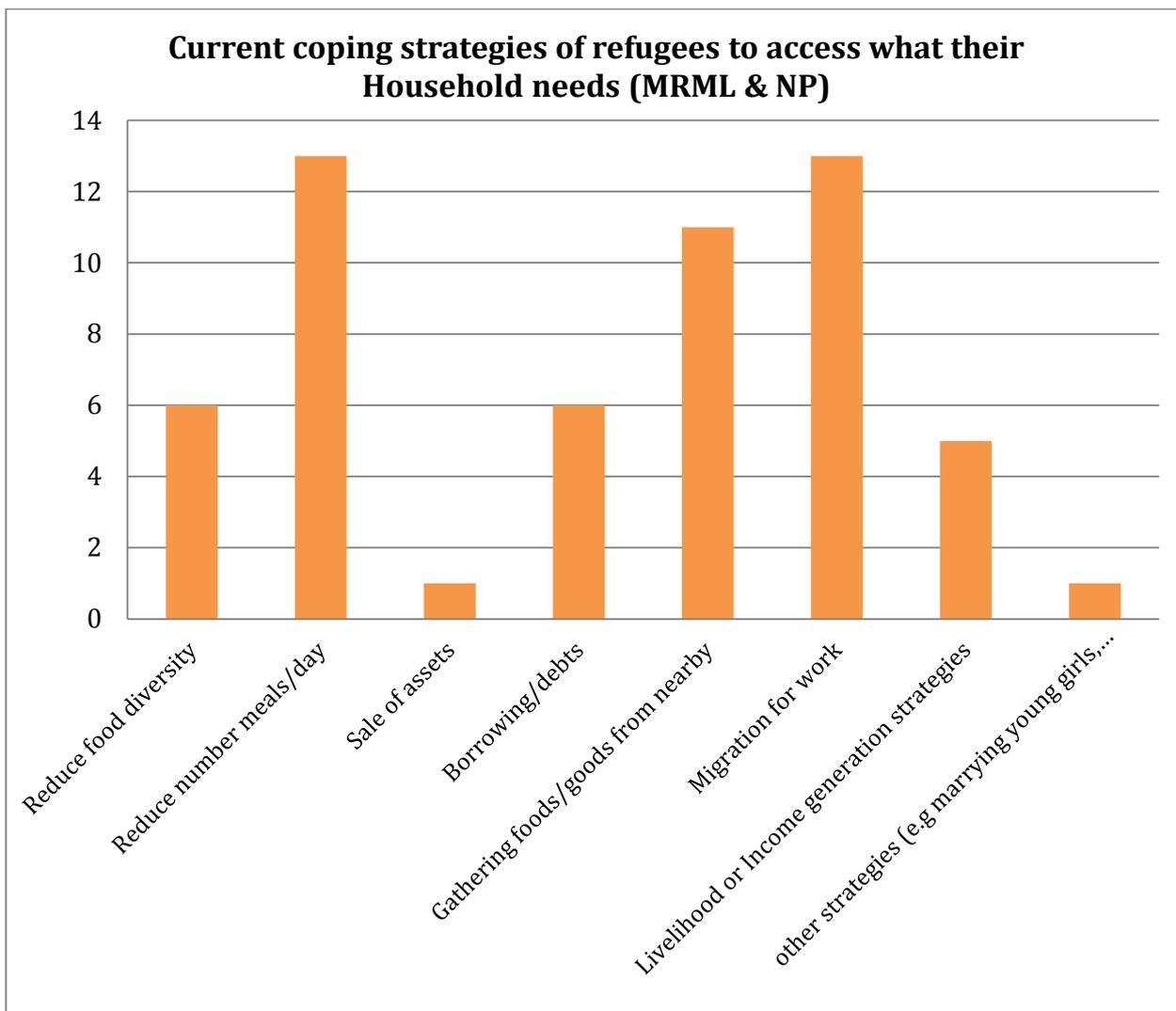
¹¹⁸ From a refugee and livelihoods perspective particularly

¹¹⁹ Ranging from further rapid research and assessment across other camps, staff training, stakeholder (but not refugee until after the CMT is completed) sensitisation, trader and wholesaler briefings and capacity building, facilitation/establishment of associations for small traders, trader and financial services provider negotiations and MoU, cash experienced staff recruitment, establishing solid baseline information, risk analysis and more.

¹²⁰ If not at once, than at least this should be manageable in two or three stages(of 3 camps each).

6.10.2 From a needs and coping strategy perspective:

The funding for the continuation of the ration is currently under review and in reality is likely to continue to be squeezed. With ration reductions and a shift towards 'community managed targeting' (CMT) (See Annex 9.4) already underway, it is essential to assess the likely coping strategies of households facing basic needs reductions for food and shelter. The study did a very minimal rapid assessment of current coping strategies as part of the household survey. This evidence was backed up convincingly by the anecdotal evidence of the FGDs and wide ranging stakeholder interviews:



Examination of the data sets from camps separately indicates coping strategies are fairly similar across the two varying camps. However, borrowing from friends and family and accessing debts is greater in MRML, and travel outside of camps for work and migration is higher in Nu Po.

It is likely that these coping strategies will be further invoked and put under pressure. There is already some evidence from the survey, FGDs and backed by secondary information¹²¹ and INGO interviews, that the following negative coping strategies are likely to increase:

- Further reduction in the diversity of food groups and numbers of meals per day away from the current existing 2 for vulnerable groups and three for better off groups.
- Environmental pressures are increased through gathering and extraction of food and shelter materials.
- More refugees are taking the risk¹²² of exiting the camps in order to access wild goods, income generation activities and migrating for work opportunities.

¹²¹ From two Save the Children stakeholder interviews, and one draft Save the Children report (see bibliographic Annex 9.13).

¹²² Risks cited include the need for 'favour giving' to authorities or local villagers to extortion, imprisonment, intimidation and violence

- There is also some limited anecdotal evidence of protection issues related to youths migrating to cities, women exiting camps and/or seeking alternative means of earning within camps as well as the marriage of young girls.

It appears then, that some refugee households are beginning to employ increasingly risky strategies to meet household needs. Of course, changing the modality of the intervention is not likely to be able to tackle this. However, a well targeted CTP combined with a well targeted livelihood and preparedness for return strategy could play a significant role

6.10.3 Conclusions & Recommendations Regarding Timing. When is the right time for a pilot and a full CTP?

The key factors related to the timing of the introduction of the pilot and final implementation of a CTP should thus be:

- After the implementation of the CMT and ration reduction to ensure that:
 - TBC have adequate staff and institutional capacity and readiness.
 - TBC have evaluated the appropriateness of the CMT and the ration reduction impacts and the degree to which this approach will fit well within the CTP.
- After the ration reductions have taken effect, which should reduce the quantities of cheap resold TBC rice and other goods on the market, which would otherwise be purchased by cash pilot beneficiaries and be 'overly generous' to cash beneficiaries and result in an unrealistic trial.
- As soon after the rains¹²³ (in stock piled camps only) so that stockpiling challenges do not over complicate supply during the start-up phase.

It was concluded that there was insufficient readiness for cash programming from a refugee and agency institutional perspective. Time will need to be devoted to amongst many other things;

- Further assessment and research across camps for a detailed technical design
- Advocacy for the acceptance of the cash approach by government authorities and broad ranging donors,
- Thorough sensitisation campaign on CTP for refugees,
- Building of staff capacity¹²⁴ and community organisations in CTP,
- The development of administrative operating procedures

Most crucial of all, is to await not just the completion of, but the findings of the evaluation of, the ongoing move to a Community Managed Targeting (CMT) approach and the planned rice ration reduction process¹²⁵ (October to Dec 2013). Not least because the CTP is likely to make use of the same targeting strategy that emanates from the CMT process as well as the cash amount being re-set in line with the same rice ration amounts that emanate from this change¹²⁶.

In addition, it is clear that TBC does not have sufficient management nor implanting field staff capacity to successfully undertake the CMT and rice reductions whilst simultaneously taking on the additional requirements of trialling the implementation of an entirely new CTP approach.

In addition to all the above factors, it is advised that extreme caution should be taken not to overload the capacity of refugees to adjust to the further significant change to CTP at a time when they are already undergoing the upheavals of ration reductions, CMT and concerns regarding return. The over-riding objective should be to ensure that the trial or introduction of a CTP should not contribute to the real and present risk of unrest¹²⁷ or reduce social harmony within the camps.

CTP Timing - It is advised that no CTP trial should commence before the dust has settled on the changes brought about by rice ration reductions and the Community Managed Targeting (estimated at Q2 2014).

¹²³ Only for stockpiled camps though.

¹²⁴ In depth CTP training will be required for a wide variety of administrative, implementing and management personnel, and it is recommended that staff with prior CTP experience be recruited.

¹²⁵ The reduction in rice should mean that there is virtually no risk of re-sold TBC rice available on the market which would skew the results of the CTP trial.

¹²⁶ The cash amounts estimated in this report emanate from the equivalent of the current ration and not this reduced ration.

¹²⁷ As acknowledged by a wide range of stakeholders.

The ideal proposed timing from an institutional as well as refugee perspective would thus be:

- **Remainder of 2013: Background Readiness for CTP** – negotiations and advocacy with government authorities and wide ranging donors, stakeholder sensitisation (but not refugee until after the CMT is completed), staff training and recruitment of cash experienced staff in administration and implementing staff where possible, financial services provider negotiations and preparations for MoU, establishing solid baseline information, risk analysis etc. Close monitoring of the ability of camp traders and their suppliers to respond to the likely increased demand for rice in camp shops as a result of the rice ration reductions, which should give an initial indication of their capacity and challenges for the larger demands of any CTP.
- **Early 2014 – Initial Preparations for CTP;**
 - Further rapid research and technical design assessments for CTP across remaining camps, as required.
 - Research and assessment of the strengths and weaknesses of the rice reductions and new CMT approach and its appropriateness for use within a CTP.
 - Trader and wholesaler briefings and capacity building, facilitation/establishment of associations for small traders, development of M&E systems and more.
- **Quarter Two 2014** - Commence detailed preparations for CTP trial (with close M&E) to approximately 400 households per camp¹²⁸ initially. The trial should then expand household numbers involved (in larger camps) in increments until all eligible households have been covered. The trials should be across at least two, but preferably 4¹²⁹ camps. Trial timing should avoid starting during the rainy season in stock piled camps in particular and December¹³⁰, and be rolled out to remaining camps after the completion of a detailed evaluation of the trial. The general CTP trial (cash alternative to ration) should preferably go hand in hand with a **rapid roll out of a cash based livelihoods programme** to maximise the capture of multiplier effects within camps.
- **Ongoing throughout 2014/15** – subject to successful evaluation of the first trial; commence progress to a full CTP in monthly increments. This would involve increasing the number of households joining the CTP per month by a substantial amount¹³¹, and allow:
 - Lessons to be learned and acted upon prior to full roll out
 - Crucially that refugees can observe the success of the programme on the early ‘volunteers’ or selected beneficiaries, and choose to ‘opt in’ rather than be coerced to join.
 - Time for the agency to scale up in terms of staff, expertise and livelihood programmes.
 - Time for the traders and transporters to familiarise and scale up their resources, access to credit and stocking, transport and storage capacities etc.

7 Cash Transfer Programme Feasibility Conclusions

The overall conclusion of this rapid consultation and study is that a great deal of opportunity exists for programming through cash for the refugee camps along the Thai and Burma border studied, and it is believed for the remaining camps, based on detailed questioning with diverse stakeholders.

Market systems within camps show signs of vibrancy despite the long years of restrictions and negative implications of the in kind ration distributions. Vendors are numerous and diverse and indicate the signs for increasing capacity and expandability given some lead team to respond to the volume requirements of a full scale cash transfer programme.

Market systems outside of camps are already supplying and transporting the majority of the goods in the ration on behalf of TBC, as well as all the other goods currently being sold within camp. The remaining goods that are currently procured internationally and transported by TBC (or contract hauliers) include; yellow split pea, which is in local

¹²⁸ A minimum of two, but preferably four or more camps to ensure robust evidence across diverse camp types. The preference would be to aim for two remote camps to allow comparison between experiences at these difficult stock pile camps and one or two accessible camps (2 camps would allow comparison between similar camp type). It is important to trial the approach in the easier, more accessible setting, as well as the difficult stockpile setting in order for the pilot to be a fair test. One further option for consideration would be to pilot in the smaller camps, targeting a large proportion of households.

¹²⁹ Many factors should be taken in to consideration in the selection of camps for the trial. It could ease staffing and trader sensitisation and negotiations if camps were selected that were relatively close by to one another which would also thoroughly test the supply capacities of regional and district wholesalers.

¹³⁰ Karen & Kareni refugees are usually on leave and extremely difficult to work with for the entirety of December.

¹³¹ 500 household or more.

markets and can be supplied to shopkeepers by local wholesalers in sufficient quantities¹³²; Asia Remix is not present in local markets and is recommended for supply through alternative programme activity means¹³³ or through the facilitation by TBC of the connections required so that local wholesalers can procure; and charcoal which because of the valid concerns related to environmental protection of forests neighbouring the camps, needs to be treated as a special case. However, even in the case of charcoal, there appears considerable potential for TBC to be involved in facilitating local production of high quality, environmentally sensitive charcoal production through private suppliers. Evidence also exists that other goods currently procured by TBC for the shelter aspects of their programmes could also be considered for inclusion within the cash transfer programme.

The cash feasibility study has concluded that an unconditional cash transfer is the most appropriate modality, primarily because of its choice and flexibility for refugees coupled with its strengths in terms of stimulating local livelihoods and helping to prepare refugees for the economic realities of return. There are only two factors evident that weaken the case for an unconditional cash transfer, and these are:

- the poor financial systems available to deliver cash to the beneficiaries and
- The poor financial and communication systems available to in-camp smaller shop keepers to order and pay for their goods. Most Large shop keepers and some medium shop keepers in camps have access to banks and communications to operate fully without external assistance.

However, the recommended CTP has been designed with sufficient mitigation measures to overcome these two principle problems, which include;

- Strengthening the existing money transfer systems which are considered satisfactory for use for an initial cash pilot
- Negotiating and agreeing terms with banks and security companies in readiness for them to be used to deliver cash to beneficiaries in time for a staged roll out to a full camp CTP. Or alternatively for TBC to purchase mobile safes and ensure insurance for monies to be transported by TBC themselves.
- Measures to facilitate the connections, communications and payments by smaller shop keepers with local wholesalers and transporters¹³⁴.

In essence, market systems are ready and financial delivery systems can be improved and developed in readiness for the full scale CTP. A small number of camps face the additional transport of goods supply difficulties during the rainy season. Additional measures related to stockpiling and improving local road conditions have been recommended to mitigate these difficulties for these specific camps. The reality is that, local wholesalers are already supplying and transporting the majority of goods to camps on behalf of TBC. The post cash transfer programme reality will entail a shift to procurement by in-camp shops, rather than TBC, to these same wholesalers and transporters and stockpiling where necessary increasingly by households themselves, by numerous shop keepers and may require the hiring of the increasingly redundant, TBC warehousing space by vendors.

Refugee leaders interviewed, who were reasonably well sensitised in the pro's and con's of CTP, were either positive about cash or willing and prepared to trial the new approach. Many refugees themselves, however, remain unconvinced about taking part in a cash programme. This is considered due to the lack of familiarity with CTP in general and with the potential economic benefits of cash programming which can be overcome through adequate sensitisation.

The study has concluded that the initial signs are that refugee households will make remarkably positive nutritional spending decisions on a move to a cash programme, though these will need to be closely monitored as part of the pilot amongst specifically nutritionally vulnerable groups to confirm these general findings.

¹³² But a slightly higher prices because of the current bulk purchasing.

¹³³ Such as through provision through schools, school meals, nurseries, boarding houses and health centres or through a separate commodity voucher systems for nutritionally vulnerable individuals.

¹³⁴ The principle measure recommended is for TBC to facilitate connections and by allowing smaller shopkeepers to order and pay for goods with wholesalers through TBC in-camp offices, with TBC settling invoices with wholesalers in the short term whilst more sustainable systems are established between these market actors.

8 Recommendations

The full recommendations are summarised in each of the individual sections of this report, in order to better link the rationale for the recommendations with the findings and evidence generated by this study. Chapter 1 of this report together with this more detailed section brings together and summarises these full recommendations, for ease of reference.

Brief definition of pilot: An unconditional cash transfer of approximately 400 to 500 THB per adult¹³⁵, to approximately 400 households per camp. Starting with a trial in 2¹³⁶ camps and increasing to a further 2¹³⁷ camps in diverse settings (4 in total). Direct cash delivered to camp through improved existing cash transfer mechanism of bank account and then by hand by refugee organisation partner (KRC).

The following table summarises the recommended integrated cash transfer programme technical design:

Start date: phased roll out from Q2 2014	<u>TBC Integrated CTP for Refugee Households</u>	End date:	Exit strategy development recommended
<u>Summary</u>	Unconditional cash transfer purchase of food and domestic fuel needs from in camp shops, to the value of existing ration goods (at in camp prices), to targeted vulnerable households.	<u>CTP Modality</u>	Unconditional cash transfer
<u>Location:</u>	Starting with a trial in 2 camps and increasing to a further 2 camps in diverse settings. Increasing to all camps after evaluation of these trials. Rolling out in one or two further phases to all camps where evaluated as suitable.	<u>Cash Delivery Mechanism</u>	Direct cash ¹³⁸ through either bank or security company delivery
<u>Partner(s):</u>	As with existing programmes (KRC, KNRC, KWO etc)	<u>Number of Beneficiaries/ Households</u> (until all qualifying households covered)	staged roll out to approximately 400 ¹³⁹ households in increments
<u>Targeting Criteria</u>	To be decided based on evaluation of the success and appropriateness of TBCs new community managed targeting approach (October – Dec 2013) and ration reductions (Nov – Dec 2013)	<u>Cash Amount:</u> (10-12 EURO) Amounts vary between dry/rainy season and dependant on prices and transport costs between camps).	Approximately 400 to 500THB per adult/month. A reduced amount for children in line with current methods.

¹³⁵ Amount varies between wet and dry season and between camps

¹³⁶ Starting with a trial in a minimum of two camps, but preferably moving to four or more camps to ensure robust evidence across diverse camp types. The preference for four would be to aim to eventually do two remote camps to allow comparison between experiences at these difficult stock pile camps and two accessible camps (2 camps would allow comparison between similar camp type). It is important to trial the approach in the easier, more accessible setting, as well as the difficult stockpile setting in order for the pilot to be a fair test. One further option for consideration would be to pilot, targeting a large proportion of households in the smaller camps.

¹³⁷ Diverse; size, geography, ethnic and religious groups and other market and financial conditions.

¹³⁸ (known as 'in envelopes')

¹³⁹ The aim is for the number of households targeted per camp for the first phase of the pilot should aim to be a large enough number to be a sufficient test of the traders capacities as well as to prevent the risk of impact of TBC rice being re-sold (though this will be very unlikely after the impact of the late 2013 rice reductions). In large camps, where there are good numbers of shops and traders, the number targeted for the first phase should be around 400 households. In smaller camps, some of which have populations less than 500 households and which have fewer shops and traders, the number of households should be reduced appropriately.

<u>Beneficiary Selection Criteria</u>	In line with existing (and in line with evaluation of above).	<u>Instalments:</u>	Monthly, with lump sum prior to rains for stockpiling reasons in approximately 4 specific camps
<u>Further Recommendations</u>	Move to a fully integrated cash transfer programme, with shelter and livelihoods cash grants in longer term.		

Narrative summary description of recommended full CTP:

Unconditional cash grant to the value of current ration goods in camp, to all those households targeted¹⁴⁰. It is unlikely that permission will be gained from government for the inclusion of the charcoal element within the CTP. Alternatives in the form of fresh food or commodity vouchers could be considered for the value of the Asia Remix and charcoal components of the ration if government approval is gained on charcoal and the measures recommended for the facilitation of connections between national suppliers and local wholesalers prove impossible¹⁴¹.

It is recommended that in order to maximise the impacts of the multiplier effects of cash; that the CTP be either initially, or eventually more integrated in approach. The aim should ultimately be to have an integrated, food, shelter and livelihood strategy through a cash grant modality.

Refugees are unable to have bank accounts or to safely leave camps. If caught carrying cash or goods, refugees are occasionally subject to informal fees, extortion and other punishments¹⁴². The programme has thus been designed to avoid the need for either beneficiaries or vendors to leave camps. Cash will therefore be transferred to camps using improved existing systems for the pilot and after negotiations, by banks or security companies.

In terms of camp shop keepers placing and paying for orders; **large in camp shops can** purchase as usual and pay wholesalers through their bank accounts. However, many **small and medium sized shops** are unable to do so and thus a variety of initial support measures are recommended to improve access; TBC facilitated improved communications and connections to improve relations and credit terms with local wholesalers and bulk transporters.

TBC may also choose to look into provision of measures that will help smaller vendors get established such as access to grants or cheap credit or provision of 1 or 2 months stock for free. TBC may in the short term (before more sustainable connections can be established with wholesalers) need to act as an intermediary between smaller shopkeepers and wholesalers. Whereby smaller shopkeepers come to TBC camp offices to place orders with a trusted wholesaler/transporter. TBC settles the wholesaler invoices for the goods that smaller shopkeepers have purchased, through wholesaler bank accounts, when the shopkeeper has paid cash to TBC camp offices. There is a need for TBC to advocate for permits for small shopkeepers.

Detailed recommendations have been made in relation to the timing of both the pilot and the eventual full scale CTP to ensure that both, refugees, markets, financial services and the implementing organisation are adequately prepared.

¹⁴⁰ Targeting criteria to be decided subject to findings of evaluation of appropriateness of community managed targeting approach currently being trialled by TBC.

¹⁴¹ It is also recommended that if nutrition for specific groups does decline after the trial that Asia mix should simply be delivered through other programme aspects such as school feeding, nurseries, boarding houses and health centres.

¹⁴²¹⁴² If small unregistered shop keepers are caught out of camps (not often caught) they tend to have all their cash taken from them and often have to pay a portion of goods or gifts to checkpoints or zealous thai villagers, can be imprisoned and are then returned to camp.

9 Annexes

9.1 List of stakeholders consulted

Date & Time & Place	Organization Name	Name & Position of stakeholders involved in study
Bangkok		
June 12, 2013 9:00 a.m-12:00 p.m TBC MSR office	1. The Border Consortium-Mae Sarieng/Mae Sot/Bangkok based staffs 2. UNHCR	1. Hoya Kanonthorgkaew-Camp Management Program officer 2. Narongsak Polpradit-Supplies Officer 3. Kamolrat Rotjanaaekkachai-Field Officer 4. Saphat Muepae-Supplies Officer 5. Sopin Suebphongae-Field Administrator 6. Terdsak Pornjongman-Agricultural Officer 7. Umakon Sithong-Field Coordinator 8. Eh Saw Ku-Interpreter-UNHCR 9. Moo Hser-Interpreter-UNHCR 10. Apsorn Chaopitak-CMP Capacity Devpt. Mgr. 11. Somchat Ohchalumthan-CMP Mgr. 12. Andrea Manefee-Nutrition Technical Specialist
Mae Sarieng		
June 12, 2013 1:30 – 2:30 KWO MSR office	Karen Women Organization	1. Blu Doh Paw-Intern 2. Ruth-Admin Staff/Translator 3. Snow Paw-Intern 4. Morgan Black Burn-Volunteer 5. Abisha-Documentry 6. Dah Eh Kler-Chairperson 7. Diana-Intern 8. Jane-Technical Assistant
June 12, 2013 Branch Office in MSR	Karen Refugee Committee	1. Mr.Gorge-KRC Vice Chair Person 2. Ka Pru Hser-KRC Member 3. Law Eh Moo-CMSP Manager 4. Noman-CMSP HR 5. K'nae-CMSP FO 6. Naw Moo Ku-CMSP HR 7. Naw Hsa Gay-MRML Camp Committee 8. Naw Emily-MRML Camp Committee

Date & Time & Place	Organization Name	Name & Position of stakeholders involved in study
Mae Ra Ma Luang Camp		
June 13, 2013 Mae Ra Ma Luang Camp Committee Office	Mae Ra Ma Luang Camp Committee	1. Saw Baw Poe Camp Leader 2. Saw Pwe Mu Assistant Camp Leader 3. Saw Ka Poe Supply Monitoring Security 4. Saw Ywa Baw Affair coordinator 5. Saw Taw Taew Supply In Charge (1) 6. Saw Ba Bult Supply In Charge (2) 7. Naw May Htway Financial Manager 8. Saw Bwe Laung Camp (R T) Staff 9. Naw Bu Gay Moo Book Keeper 10. Naw Dah Eh Campbase Staff 11. Naw Poe Gaw Education Coordinator 12. Saw Johny Htoo Camp Office Manager 13. Saw Hsa Gu Moo Camp Data Based Staff 14. Saw Bu Gay Say Camp Office Staff 15. Saw Wah Shee Camp Book Keeper
June 14, 2013 Mae Ra Ma Luang Camp Committee Office	MRML Camp based CBOs	1. Macha – MI (Malteser International) 2. Saw Lwe Lah Moo – KYO 3. Saw Htoo Saw – MI admin assistant 4. Saw Eh Mee Maw – CAN 5. Saw Oo Dah – OCEE 6. Saw Pway Kaw – COERR 7. Saw Noo – COERR CSW worker 8. Nay Thaw – EDGSL staff 9. Hser Blut – EDGSL staff 10. Sunday Moo – CAN 11. Klee Moo – KWO 12. Eh Htee – KYO 13. Lwe Nay Moo – MI medic 14. Htee Khu – KWO chair MRML 15. Hsar Law La Paw – DARE
SURVEY TEAM IN MAE RA MA LUANG		1. Elvis – CMP Manager 2. Apsorn – CMP-CDM 3. Noman-CMSP HR 4. K’Nae-CMSP FO 5. Timothy – Temporary translator/Assistant 6. Htoo Kyaw Lwin - Temporary translator/Assistant 7. Lek-DCA
Nu Po		
June 24, 2013 Umphang TBC Office	TBC – Umphang based staffs	1. Tommy – Camp Management Program Officer 2. Daylaw – Camp Management Program Officer 3. Uthai – Supply Officer 4. Kannikar Sanidvongs (Oye)-Administrator 5. Darunee Udomsimongkol – Supply Officer 6. Nuanjan Boontanaprakob-Field Data Assistant 7. Ponpan Cheewajaiboon-CMO 8. Art – Field Coordinator 9. Saw Hilson - Shelter Officer 10. Ratachai Kongkiatkiri-Agriculture Officer

Date & Time & Place	Organization Name	Name & Position of stakeholders involved in study
Nu Po		
June 25, 2013 Nu Poe Camp Supply Chain Office	Nu Poe Camp Committee	<ol style="list-style-type: none"> 1. Lah Hset Pleh Htee – Camp Leader 2. Chae Chin – Social Affair Coordinator 3. Deh Htoo – Finance Manager 4. Saw Po Dah – Camp Supply Manager 5. Saw Ta Thay Nya-Education Coordinator 6. Saw April Htoo-Camp committee member 7. Naw May Jor-CBO Representative 8. Naw Paw Thaw Eh-TBC camp based staff 9. Sha Pound Wah-TBC camp based staff 10. Naw Gay Plah Plah-TBC camp based staff 11. Saw Shee K'Paw-TBC camp based staff
SURVEY TEAM IN NU PO		<ol style="list-style-type: none"> 8. Elvis – CMP Manager 9. Apsorn – CMP-CDM 10. Noman-CMSP HR 11. K'Nae-CMSP FO 12. Daylaw-CMPO 13. Tommy-CMPO
Market Actors		Mae Ra Ma Luang & Nu Po Camp Actors
	A range of street vendors and small to medium sized stall keepers and other vendors were consulted individually, and in addition there were three FGD with on average 15 mixed market operators in camps, in addition to:	<ol style="list-style-type: none"> 1. Law Su-Largest shop keeper-MRML 2. Manu-Largest Market place vendor-MRML 3. Laddy-Wholesaler/Transporter-Mae Sarieng 4. Hazadat-Largest shop keeper-Nu Poe 5. Ma Cho-Largest shop keeper-Nu Poe 6. Htayaung – Nu Po Shop Association Leader and shop keeper 7. Harzaya – Shop keeper, Nu Po 8. Prae Si Daeng-Current TBC Suppliers-Mae Sot 9. Sumhiem-Rice Wholesaler-Mae Sot 10. Cho Ma – Muslim Market shopkeeper, Nu Po 11. Ali – large shop near camp gates of Nu Po 12. Eim Way – Wholesaler to Nu Po market – M. Sot 13. 2nd Wholesaler – Mae Sot
Bangkok		
July 2, 2013 09:00-12:00 De- Brief at TBC BKK Office	TBC BKK and Field Staffs ECHO CaLP	<ol style="list-style-type: none"> 1. Andrea Menefee-Technical Program Director 2. Mikael Bjerrum-Program Development Director 3. Preeti Abraham-Program Development Manager 4. Renata Coccaro-Program Development Manager 5. Mike Bruce-Communication Specialist 6. Apsorn-CMP-Capacity Devpt. Manager 7. Elvis-Camp Management Program Manager 8. Annika-Shelter Specialist 9. Jorhae-Shelter Manager 10. David Allen-Field Operation Director 11. Kent Helmers-Information Management Coord. 12. Brian Brook-Finance Director 13. Art-Umphang Field Coordinator 14. Umakorn-Maesarieng Field Coordinator 15. Sompit Komchum-Community Specialist 16. Ray-Deputy Executive Director 17. Onpreeya Chitpakdee, Programme Assistant, Food Security and Livelihoods 18. Carla Lacerda, Asia Regional focal Point.

9.2 Terms of Reference

TITLE: A Feasibility Study for a Cash Transfer-based System in the Provision of Humanitarian Assistance (in refugee camps on the Thai /Myanmar border in Thailand)

1. Background

The Border Consortium

The Border Consortium (TBC), a non-profit, non-governmental organisation, is an alliance of partners working together with displaced and conflict-affected people of Burma/Myanmar to address humanitarian needs and to support community driven solutions in pursuit of peace and development. The consortium currently has 10 member agencies, including Danish Church Aid (DCA).

TBC has approximately 120 staff with a head office in Bangkok, Thailand, five field offices on the Thai side of the Thai/Myanmar border, and a research office in Chiang Mai. TBC provides humanitarian assistance to 10 camps on the Thai/Myanmar border.

TBC is responsible for providing all food, cooking fuel and shelter materials in the 10 refugee camps, whilst also supporting camp management and livelihoods activities.

TBC has extensive supply chain and operations experience in the provision of humanitarian assistance in Thailand. Its assistance programme is implemented in an efficient and accountable manner, as documented by a number of recent external evaluations. In addition to regular donor audits, TBC is committed to periodic programme evaluations and consultancies as tools for improving its effectiveness in the delivery of assistance.

The 10 refugee camps in Thailand are: Kanchanaburi Province (Ban Don Yang camp); Ratchaburi Province (Tham Hin camp); Tak Province (Mae La, Umpiem Mai and Nu Po camps); Mae Hong Song Province (Site 1, Site 2, Mae La Oon and Mae Ra Ma Luang camps); and Chiang Mai Province (Wieng Heng camp).

2. Purpose

To determine the feasibility of shifting partially or fully from TBC's current commodity provision approach to a cash-based approach in the delivery of humanitarian assistance to refugees in the 10 camps along the Thai/Myanmar border.

3. Objectives

- a) **To conduct comprehensive literature review** of best practice in Cash Transfer Programming and Market Analysis examples from other contexts.
- b) **To conduct a market review in at least 2 refugee camps that TBC serves to investigate and analyse;**
 - i. **Food availability, food prices and trade flows** on a significant sample of primary and secondary markets
 - ii. **Physical access of food –insecure households to markets:** this part of the research will possibly be conducted through the collection of household level data and surveys, as applicable /feasible
 - iii. **Capacity of local traders** to supply food at near current costs in response to increased cash availability within local economy
 - iv. **The need to set-up privately run, cooperative, and/or TBC run food stores to ensure adequate food supplies, if and when a cash-based approach to humanitarian assistance was provided**
- c) **To provide recommendations on how a cash-transfer approach could be implemented, given the context, and designing a piloting** for such an approach, including;
 - i. **Type of cash transfer Modality** that would be most effective to the differing contexts (cash, vouchers, other, etc.) **Groups or populations** within the overall camp population best placed to receive cash transfers initially
 - ii. **Amount of cash** the individual or family should receive
 - iii. Most appropriate **method of cash delivery**

4. Methodology

The study will review the market situation via discussions with key stakeholders, including but not limited to:

- Key TBC staff (Technical Programme Director, Camp Management Specialist, Field Operations Director, Field/Supply Officers, etc.)
- Camp Commander
- Refugee Committee representatives (Karen Refugee Committee, Karenni Refugee Committee)
- Camp Leadership Representatives
- Camp-based and external traders
- Shop owners and retailers
- Community-based organizations
- Community members

The study will complete a number of individual interviews and focus group discussions¹⁴³. The review should also ensure that a wide range of people are interviewed from different socio-economic situations, including: men, women, female headed households. The study will include selection of camps that represent the scope of the context, including one remote-access camp and one less isolated camp.

The team will include an international consultant with expertise in cash transfer programming and market analysis as well as a TBC staff or TBC member who will work as a partner with the consultant for the duration of study to ensure that TBC's capacity is built to conduct studies in other camps.

Based on the individual interview survey instrument, some quantitative data is expected with respect to the outputs of the interviews.

Considerations to be addressed by the Study:

a. Overall feasibility of Cash Transfer Activities

The review will determine the degree to which cash transfer programming, including unconditional and conditional cash transfers, will be able to achieve short and medium term outputs and impacts, according to the overall program objective.

b. Improving market conditions

The study will come up with recommendations in how TBC can improve the market accessibility for everyday goods in the refugee camps including if a community cooperative approach be used to manage food shops

c. Design and implementation

The study will come with recommendations in how TBC should manage a cash transfer program, including choice of cash transfer modalities, to ensure sustainability and reduce potential conflict.

d. Link to Thai approach subsidized food

The study will explore opportunities to link such approach to the Thailand Yellow/Blue flag market approach. (The Thai Ministry of Interior expressed an interest in such study and possible implementation of cash grant programme and mentioned this Thai programme targeted at poor villages and their access to subsidized food)

5. Scope

This will be a comprehensive study of at least 2 camps representing 10 camps in Thailand on the Thai – Myanmar border to assess TBC's current commodity provision approach, which includes provision of food basket, charcoal, shelter materials, and other relief items directly to camp residents, and based on need.

TBC has been the sole agency responsible for providing humanitarian assistance (basic needs, including food and shelter) to refugees for nearly 29 years, and TBC works in close partnership with camp leaders to manage and distribute all commodities to refugees. Any choice of modality should take into account current camp management processes and procedures for humanitarian assistance management and distribution.

¹⁴³ The study will not be required to have statistical significance.

6. Dates of the Review

The review will take place over between June 3rd and July 4th, 2013, including travel, in-country preparation and planning, and debrief.

7. Logistics

TBC will arrange logistics for visit (transportation, accommodation, translation, etc.). Travel time to both NuPo Camp (Umphang Field Site) and Mae Ra Ma Luang Camp (Mae Sarieng Field Site) requires 2 days (return) for each site. The consultant will be prepared to stay in a rudimentary guesthouse outside of Mae Ra Ma Luang camp for the duration of the study (with the possibility of returning to Mae Sarieng town on weekends).

The consultant will prepare the schedule for field and camps visits in coordination with the Deputy Executive Director, Technical Programme Director, and Field Operations Director to fit the 31 working days with period required for desk study, preparation of tools, meetings, focus group discussions, analysis and report writing.

8. Outputs and Deliverables

- a. Conduct literature review of Cash Transfer Programming and Market Analysis examples from other contexts and best practice, and present to TBC staff.
- b. Design and implement cash transfer feasibility study (including relevant tools – questionnaires, focus group discussion guides, market surveys, etc.) in 2 camps (Umpiem Mai, Nu Po – TBD)
- c. Hold a debrief workshop with relevant stakeholders discussing the review findings.
- d. Write a final report to include:
 - a. Record of individual meetings and focus group discussions with stake holders.
 - b. Overall assessment of feasibility of cash transfer programming in refugee camps with focus on:
 - i. Appropriateness of the chosen modality
 - ii. Side effects of the approach
- e. Design a pilot that includes recommended programme approaches or modalities which TBC can implement in selected camps, and that includes steps necessary to implement.

9.3 Field Work Schedule

DAY	ACTIVITY	WHO	COMMENTS
10 th	- Sharon to arrive Thailand		
11 th	- briefing – TBC BKK staff – 9 am - fly/taxi to Mae Sarieng town (2 pm flight/taxi from airport)- arrive pm	ED, DED, TPD, IG, FOD, others as available Andrea/Sharon	Elvis/Apsorn travel to MSR
12 th WED	- briefing/meeting with local TBC - interview KRC MSR-Central Office, KWO Central, other TBD (in Mae Sarieng town)	TBC MSR staff PoBear Andrea, Sharon, Elvis, Apsorn KRC/CBOs	NEED MEETING ROOM
13 th Thurs	- meeting with camp commander in Sop Moi (8 am) - travel to MRML (arrive 1 pm) - MRML - meetings with camp leaders (afternoon)	PoBear Andrea, Sharon, Elvis, Apsorn 2 CMP staff 1 IT staff	NEED 2 TRUCKS Andrea/Sharon stay in TBC Guesthouse – other staff in MRML
14 th FRI	- meet with, KYO, KWO and other key stakeholder interviews (9 am) PM ; possibly ; Introduce staff to market vendor survey for translation - return to MSR (2 pm)	Andrea, Sharon, Elvis, Apsorn PoBear 2 CMP staff 1 IT staff Andrea, Sharon, Elvis, Apsorn	NEED 1 TRUCK (Elvis to drive?) PoBear stays in MRML?
15 th SAT	MSR - final revision/translation of tools by ELVIS (Karen)	Sharon, Andrea, Elvis, Apsorn	NEED ACCESS TO TBC OFFICE AND PRINTER
16 th SUN	MSR - final revision/translation of tools by Apsorn (Burmese)		
17 th Mon	- travel to MRML (leave 7 am) MRML - train field team for study	Andrea, Sharon, Elvis, Apsorn PoBear 2 CMP staff 1 IT staff	NEED 1 TRUCK (Elvis to drive?) Andrea/Sharon stay in TBC Guesthouse – other staff in MRML
18 th TUE	MRML - FGD test, market survey test, plus test of survey interview tool 9:00–12:00 (10-15 Men/Women (young/old/elderly/religion/Ethnic minorities) 13:00-14:30 (10-15 Men/women shop keeper, traders) 14:30-16:30 (4-6 household/we will choose it) To change questionnaire...if needed.	Andrea, Sharon, Elvis, Apsorn PoBear 2 CMP staff 1 IT staff	NEED 2 TRUCKS

19th WED	MRML - make changes to tools/ final translations as necessary Am: changes and possibility – trader questions Market day (interviews in the market). PM ; 12:30 p.m. – household survey/ may be(individual trader)	Andrea, Sharon, Elvis, Apsorn PoBear 2 CMP staff 1 IT staff	NEED 2 TRUCKS + PRINTER AND CARTRIDGE
20th – THUR S	Am. – FGD with men and women from community (middle income) Pm. – HH survey	Andrea, Sharon, Elvis, Apsorn PoBear 2 CMP staff 1 IT staff	NEED 2 TRUCKS
21st FRI	Markets/transporters/ Thai producers on way back from MRML Return to town Mae Sarieng		
22nd SAT	drive to Mae Sot, Umphang (arrive Sunday)	Sharon, Elvis, Apsorn Andrea returns to BKK	1 TRUCK TO MST/UMP Daylaw/Tommy travel to UMP
23rd SUN			
24th MON	UMP - briefing/meeting with local staff – 10 am P.M. Planning other things and IT Markets Survey Training to new joiners	TBC UMP staff Daylaw/Tommy Sharon, Elvis Apsorn, Noman, K'Nae Apsorn, ST, Noman Daylaw, Elvis, Tommy	NEED 2 TRUCKS
25th TUE	CTP – Brief to KRC, Camp Committee, CBOs, religious leaders (25 maximum) Household Survey Market P.M. FGD with mixed most vulnerable, middle income, Burmese speaking ethnicities. Market and Household survey	Daylaw/Tommy Sharon, Apsorn Noman, K'Nae Apsorn Tommy, ST, Apsorn Elvis, Daylaw, Noman, K'Nae	NEED 2 TRUCKS
26th - WED	A.M. FGD with mixed most vulnerable, middle income, Karen speaking ethnicities. Market and Household survey P.M. Small Market FGD Market and Household survey	Tommy Sharon, Elvis Apsorn, K'Nae, Noman, Daylaw Sharon, Apsorn Tommy, Elvis, Daylaw, Noman, K'Nae	NEED 2 TRUCKS

27th THURS	9:00–1:30 Travelling back from Umphang to Mae Sot 2:00 - Interview Wholesaler Household survey	Elvis, Apsorn, Sharon The rest of team	
28th FRI	- (Interviews/existing suppliers and traders then proceed to BKK) - The rest of team travel back to Mae Sot - 3.45 Sharon to BKK	Sharon, Elvis, Apsorn, Sharon to BKK pm	NEED 1 TRUCK to MST
29th – SAT	BKK - initial data manipulation / pilot planning	Sharon	
30th SUN			
1st – July MON	BKK - de-brief of findings to TBC BKK / outline steps for pilot in other camps	Sharon, ED, DED, TPD, IG, FOD, others as available	
2nd July	- Return UK PM	Sharon (evening)	
July	- home based report writing, staff review report and make report modifications.	Sharon	

9.4 Monthly TBC Ration (July 2013)

Monthly Rations 2012	Age Group	Site 1	Site 2	MRML MLO	ML, UM, NP	(alternate) ML, UM, NP	Don Yang	Tham Hin
25% Broken Rice	18 +	12 kg	12 kg	12 kg	12 kg	12 kg	12 kg	12 kg
	5-17	12 kg	12 kg	12 kg	12 kg	12 kg	12 kg	12 kg
	< 5	6 kg	6 kg	6 kg	6 kg	6 kg	6 kg	6 kg
Pulses (Yellow Split Peas)	18 +	1.2 Kg	1 Kg	1 Kg	1 Kg	1.2 Kg	1 Kg	1.2 Kg
	5-17	1.2 Kg	1 Kg	1 Kg	1 Kg	1.2 Kg	1 Kg	1.2 Kg
	< 5	600 gm	500 gm	500 gm	500 gm	600 gm	500 gm	600 gm
Fortified Flour (AsiaREMix)	18 +	X	X	X	X	X	X	X
	5-17	1 Kg	1 Kg	1 Kg	1 Kg	1 Kg	1 Kg	1 Kg
	< 5	1 Kg	1 Kg	1 Kg	1 Kg	1 Kg	1 Kg	1 Kg
Vegetable Oil	18 +	0.5 litre	0.5 litre	0.5 litre	0.5 litre	0.5 litre	0.5 litre	0.5 litre
	5-17	0.5 litre	0.5 litre	0.5 litre	0.5 litre	0.5 litre	0.5 litre	0.5 litre
	< 5	0.5 litre	0.5 litre	0.5 litre	0.5 litre	0.5 litre	0.5 litre	0.5 litre
Fishpaste	18 +	X	500 gm	500 gm	500 gm	X	X	X
	5-17	X	500 gm	500 gm	500 gm	X	X	X
	<5	X	500 gm	500 gm	500 gm	X	X	X
Ground Fishpaste	18 +	X	X	X	X	X	500 gm	X
	5-17	X	X	X	X	X	500 gm	X
	< 5	X	X	X	X	X	500 gm	X
Iodized Salt	18 +	167 gm	167 gm	167 gm	167 gm	167 gm	167 gm	167 gm
	5-17	167 gm	167 gm	167 gm	167 gm	167 gm	167 gm	167 gm
	< 5	167 gm	167 gm	167 gm	167 gm	167 gm	167 gm	167 gm
Charcoal (HH curve)	7.4	8.3	7.9	7.78/7.65	7.73/8.35/5.5 6 (BH)	5.44/5.61/5.56 (BH)	8.05	8.23
AVERAGE KCALS/% WFP		1630/78%	1636/78%	1636/78%	1636/78%	1630/78%	1652/79%	1630/78%

TBC's Proposed Community Managed Targeting Food Ration (Sept 2013)

RATIONALE FOR STANDARD RATION ADJUSTMENT AND RE-DESIGN OF CMT PROGRAMME, 2013 STANDARD RATION ADJUSTMENT

- **Reduce rice in the Standard Ration**

1. Rice is reduced by varying quantities in the Standard Ration in Site 1, MSR camps, Tak camps, and Tham Hin for **ALL adults over age 18**.
2. Rice is the commodity that should be reduced for the following reasons:
 - a) Rice is the commodity that is most available (or can be most available) to camp residents if they need to purchase more
 - b) Rice is the most desired commodity in the food basket, and camp residents will purchase rice, rather than other food commodities that might have more nutritional benefit
 - c) The need to purchase rice may motivate camp residents to take jobs within the camp (job creation programme) or look for other sources of income to support themselves
 - d) Reduction of other commodities (pulses, oil) will compromise the nutritional quality of the foods provided, and will likely not be replaced if reduced, compromising the nutrition of the household.
 - e) Food rations for young children will not change in order to protect these nutritionally vulnerable groups

Quantities of rice provided in the Standard Ration are dependent of camp vulnerability.

Camp	Remote-ness	Camp Density	Land cropable outside	Availability of Day Labour	Restriction on livelihoods	Restriction level (mobility)	Markets (inside / outside)	TOTAL
BDY	3	3	3	3	3	3	3	21
MLO	3	2	2	3	2	2	2	16
MRML	3	1	2	3	2	2	2	15
S2	3	1	2	3	1	3	2	15
S1	2	2	3	1	1	2	2	14
TH	1	3	2	1	3	2	2	14
NP	2	1	1	2	2	1	2	11
ML	1	2	1	1	1	1	1	8
UMP	1	2	1	1	1	1	1	8
	1 – less remote 3 – very remote	1 – space within camp 3 – very dense	1 – land rental possible 3 – no cropable land available	1 – availability 3 – no availability	1 – little 3 – very restricted	1 – possibility to temporarily leave 3 – no ability to leave	1 – markets accessible 3 – no market access	

1. Camps that are the most vulnerable in terms of opportunities toward self-reliance are provided with a higher amount of rice in the Standard Ration, and camps that are least vulnerable are provided with a lower amount.
2. Rations in Site 2 will not be revised until the situation has stabilized. Rations in Ban Don Yang will not be revised because of the high level of camp vulnerability and high number of MV households already identified.

RE-DESIGN OF CMT PROGRAMME

- **Remove ‘Partially Self Reliant’ (PSR) ration from the CMT plan**

CMT will remove the ‘Partially Self-Reliant’ ration from the plan for these reasons:

- a) Based on experience with identification of SR households, it is evident that defining and verifying criteria for PSR will be messy and potentially create conflict between camp residents
- b) The effort to identify PSR households using specific criteria will be extremely time consuming and require extensive human resources to implement
- c) SR households will be less likely to accept their ration status
- d) Inclusion of PSR rations will likely not reach the desired budget reductions for food within the desired timeframe
- e) Households that received a reduced Standard Ration, and do not meet the criteria for Most Vulnerable, will automatically put them in a ‘Partially Self-Reliant’ category
- f) Identification of SR households – and the strategy of the CMT approach until now - have incurred a negative perception of the CMT process, with the focus being on ‘cuts’ rather than identifying and meeting the needs of the most vulnerable households in the camps

- **Focus CMT efforts on identifying and serving Vulnerable and Most Vulnerable households**

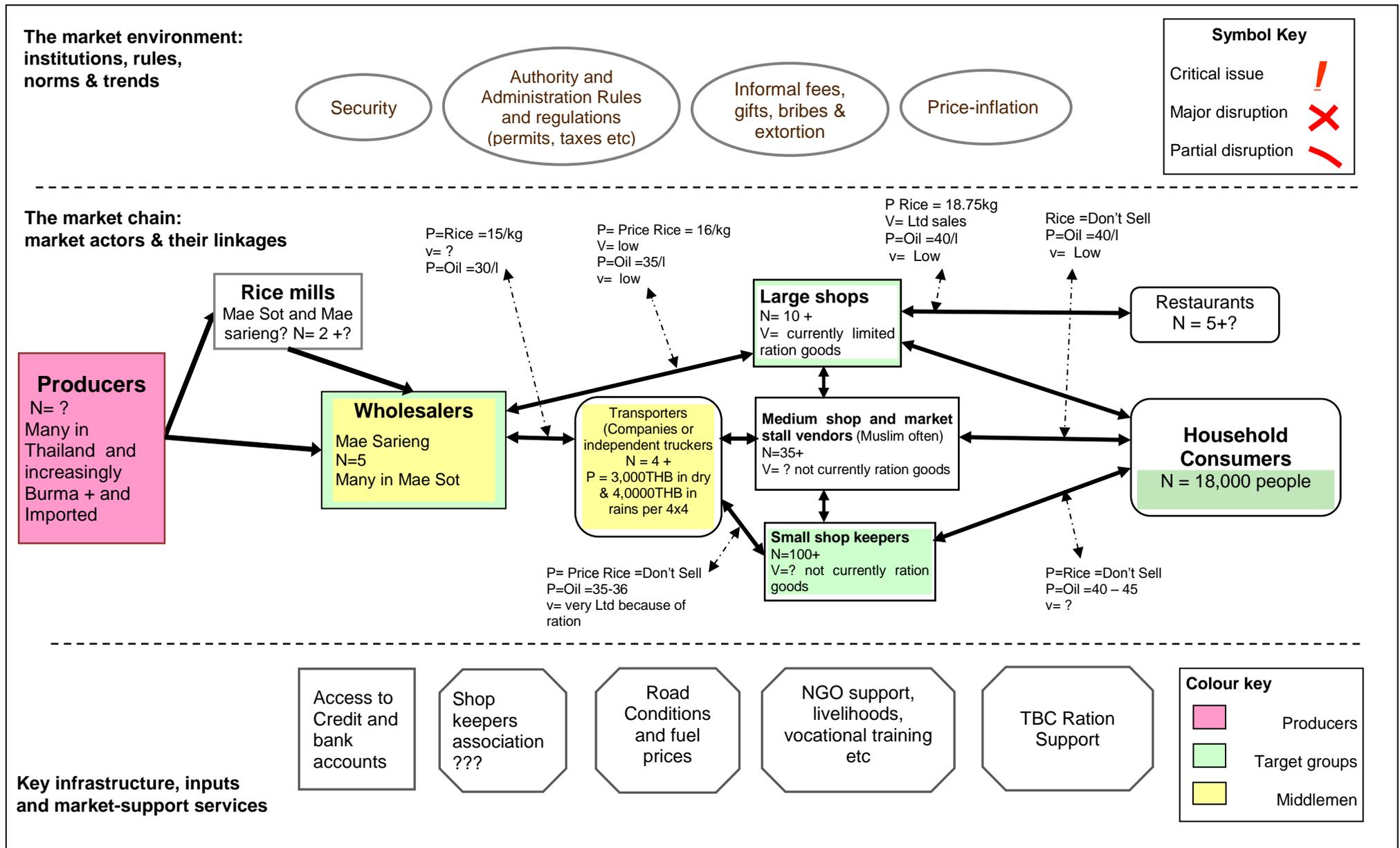
1. CMT will be re-framed as a project to assist the Vulnerable (V) and Most Vulnerable (MV) Households in camps, and the majority of the CMTC workload will be on identifying V and MV households and ensuring that they’re needs are met
2. The number of V and MV households will increase with a reduction in rice in the Standard Ration, but the cost of the small amounts of commodities provided to V and MV households will be relatively negligible in comparison to savings
3. SR households will continue to be identified and included in CMT, but with less emphasis to the community on this component

- **CMT and communication with beneficiaries**

1. CMT will need 3 months to **develop and implement a communication strategy** to effectively communicate changes to the ration with the camp communities and to identify and prepare V and MV Households for ration distribution.

	Age Group	Site 1	Site 2	MRML MLO	ML, UM, NP	(alternate) ML, UM, NP	Don Yang	Tham Hin
Monthly 'Standard' Ration (13%<5, 34% 5-18, 54% 18+)								
25% Broken Rice	18 +	10 kg	12 kg	10 kg	8 kg	8 kg	12 kg	9 kg
	5-17	12 kg	12 kg	12 kg	12 kg	12 kg	12 kg	12 kg
	< 5	6 kg	6 kg	6 kg	6 kg	6 kg	6 kg	6 kg
Monthly 'Vulnerable' Ration (same as current Standard Ration)								
25% Broken Rice	18 +	12 kg	12 kg	12 kg	12 kg	12 kg	12 kg	12 kg
	5-17	12 kg	12 kg	12 kg	12 kg	12 kg	12 kg	12 kg
	< 5	6 kg	6 kg	6 kg	6 kg	6 kg	6 kg	6 kg
Monthly 'Most Vulnerable' Ration								
25% Broken Rice Vegetable oil @ 1 L >5	18 +	13.5 kg	13.5 kg	13.5 kg	13.5 kg	13.5 kg	13.5 kg	13.5 kg
	5-17	13.5 kg	13.5 kg	13.5 kg	13.5 kg	13.5 kg	13.5 kg	13.5 kg
	< 5	7 kg	7 kg	7 kg	7 kg	7 kg	7 kg	7 kg
Monthly 'Self Reliant' Ration (13%<5, 34% 5-18, 54% 18+)								
25% Broken Rice	18 +	-	-	-	-	-	-	-
Vulnerable Ration for <18	5-17	12 kg	12 kg	12 kg	12 kg	12 kg	12 kg	12 kg
	< 5	6 kg	6 kg	6 kg	6 kg	6 kg	6 kg	6 kg

9.5 Market System map for Rice & Oil in MRML camp and Mae Sarieng (reported by FGD & Markets actors)



9.6 TBC Current Operating Budget and Quantities and Costs per camp

Field Offices:	Mae Hong Song		Mae Sariang		Mae Sot	Umphang		Kanchanaburi		Chiang Mai	Total
Camps:	Site 1	Site 2	Mae La Oon	Mae Ra Ma Luang	Mae La	Umpiem Mai	Nu Po	Don Yang	Tham Hin	Wieng Heng	Monthly Supplies
Direct costs:											
Rice	31,506,390	9,042,627	33,030,590	37,654,609	99,415,259	34,691,529	33,632,859	9,140,396	15,306,828	1,813,919	305,235,008
Fishpaste	0	608,670	2,288,742	2,610,589	5,795,894	2,013,559	1,943,334	684,347	0	0	15,945,135
Salt	175,863	47,516	177,264	201,781	515,591	189,069	188,888	48,586	89,817	8,398	1,642,774
Pulses (YSP)	4,279,974	892,004	3,659,217	4,183,678	13,152,571	4,387,371	4,107,544	1,002,336	2,142,311	0	37,807,006
Cooking Oil	4,227,574	1,234,938	4,632,158	5,288,976	13,014,085	4,367,236	4,267,469	1,429,325	2,104,740	204,326	40,770,828
Fortified Flour	2,555,197	769,506	2,772,476	3,299,323	9,115,231	2,945,234	2,853,495	808,774	1,450,562	126,341	26,696,137
Charcoal	14,906,582	3,846,792	14,464,852	16,081,228	43,896,098	16,269,843	16,045,435	3,695,474	6,988,331	745,610	136,940,245
Total	57,651,580	16,442,053	61,025,300	69,320,184	184,904,728	64,863,841	63,039,025	16,809,238	28,082,589	2,898,595	565,037,132
Quantity (Kgs/litres)											
Rice	1,688,670	464,222	1,747,361	1,995,938	5,726,173	1,940,590	1,818,118	482,957	842,945	78,630	16,785,605
Fishpaste	0	19,792	74,423	84,716	205,164	68,722	64,113	20,271	0	0	537,202
Salt	24,512	6,622	24,857	28,295	85,656	28,692	26,767	6,771	12,518	1,170	245,860
Pulses (YSP)	167,005	34,803	142,784	162,918	509,004	169,805	158,967	39,191	83,766	0	1,468,243
Cooking Oil	78,274	22,540	85,485	97,611	262,443	85,903	81,980	25,496	40,103	3,504	783,339
Fortified Flour	63,785	19,208	70,794	82,526	227,526	73,525	70,937	20,271	36,211	3,154	667,937
Charcoal	1,211,811	312,706	1,175,885	1,304,633	3,949,415	1,425,990	1,314,325	328,392	621,056	56,064	11,700,276
Total	3,234,057	879,894	3,321,589	3,756,637	10,965,381	3,793,227	3,535,206	923,349	1,636,599	142,522	32,188,462
Unit price (Baht)											
Rice	18.66	19.48	18.90	18.87	17.36	17.88	18.50	18.93	18.16	23.07	18.18
Fishpaste	#DIV/0!	30.75	30.75	30.82	28.25	29.30	30.31	33.76	#DIV/0!	#DIV/0!	29.68
Salt	7.17	7.18	7.13	7.13	6.02	6.59	7.06	7.18	7.18	7.18	6.68
Pulses (YSP)	25.63	25.63	25.63	25.68	25.84	25.84	25.84	25.58	25.57	#DIV/0!	25.75
Cooking Oil	54.01	54.79	54.19	54.18	49.59	50.84	52.06	56.06	52.48	58.31	52.05
Fortified Flour	40.06	40.06	39.16	39.98	40.06	40.06	40.23	39.90	40.06	40.06	39.97
Charcoal	12.30	12.30	12.30	12.33	11.11	11.41	12.21	11.25	11.25	13.30	11.70

9.7 Contents of Separate Technical Annex:

(Available on request from TBC)

- Zip file of Karen and Burmese translations of all main tools.
- Zip file of all slide presentations to various levels of field to regional level audiences of CTP sensitisation and consultation exercise in English and Karen.
- slide of de-brief presentation (English)
- CTP Flow diagram
- Results database

9.8 Methodological Tools

Karen and Burmese versions of most of these tools can be found in the separate technical annex.

9.8.1 Household Focus Group Discussion Outline:

COMMUNITY FOCUS GROUP DISCUSSION OUTLINE– Cash & Market Readiness.

Introduction: *we are here to look at their ongoing needs, and how to best meet these in the future. TBC are looking at new ways of making sure they have access to what they need. Most of the questions are not about you, but about the community in general.*

District _____ Village/community/camp _____

Date:.....Facilitator name:.....Record keepers

Name:.....

Approximate number: Total ; Men: Women: Elderly: PWD: Youth:

1. Are there some families who do not get enough food? **Y / N**. What sort of families are these?
2. How much extra money do families spend on average per month on food? (average/range):
3. Do some families ever have to sell or exchange the ration goods? **Y / N**, Which & Why?
4. What do they purchase with the money or exchange the goods for?
5. **WHERE DO PEOPLE BUY? COUNTERS ACTIVITY: (10 counters each)**
Where do people get/purchase most the goods they need (*tick or comment*):

Friends & family	producers	in camp stores	in camp street vendors	Market places inside camp	stores in camp	outside street vendors who visit camps	stores near camp	stores distant from camps	Market places outside camp	Specify others?

6. How far are the nearest places to buy ration goods **outside camp**?
By foot – Hours RTN: Km RTN: By vehicle/boat – Hours RTN: Cost RTN:
- a) Are there people who can't get to market? How do they manage?
7. What are the transport costs to get to/from main market/store IN CAMP? Person return = per kilogram RTN =
8. If you didn't get yellow peas, what would you eat with your rice instead? Nothing, just spice/sauce, other dried bean/pea (which?.....), veg/leaf, meat/chicken,

9. What do goods cost?

ITEM	Unit (1 tin =16kg)	Specify unit or type	Price in camp THB	Price outside camp THB. & Where?	Comments
Rice 25% broken white	1kg/ tin				
Other rice?.....	1kg/ tin				
Fish paste	1kg				
Iodised Salt	1 kg				
Salt	1 kg				
Yellow split peas	1kg/tin				
Mung Beans (or bean from Q 11)	1kg/ tin				
cooking oil	1 L				
Charcoal (1 sack = 20kg)	1kg				
Leaf roofing/Bai Tong Tueng	180x30 cm				
Grass Thatch/ Bai Ya Ka	150x70 cm				

10. Are there times when shops run out/ can't supply? **Y / N**, When & Why?

11. **COUNTERS ACTIVITY 1 – Overall spending (10 counters per person):** If you were not getting any in kind goods and a family member started to send you 400 (THB per adult and less per child), what would your HH spend it on?:

	Food	HH good& clothes	Cooking/ Domestic fuel	Health	Shelter or rent	Water	Education	Livelihood or business inputs (seeds, nets, livestock, fodder, shop)	Tobacco alc/drugs/leaf	Savings	Repay Debts	Specify Other e.g transport
women												
Men												

12. **COUNTERS ACTIVITY 2 – Food spending: (20 counters per person):** If you were not getting any in kind goods and a family member started to send you 400 (THB per adult and less per child), what would your HH spend it on?:

	Rice	Oil	Asia Re-mix	Fish paste	Mung or other dried beans/ peas	YSP	Salt	Charcoal or other fuel	Fruit	Veg	Meat/ Chick/ Fish	Egg/ Milk etc	Onion, garlic, spice, herb, chilli	MSG, Stock powder	Tobacco Alcohol , drugs/leaf	Specify Other foods
women																
Men																

13. Who would be best to receive the money in the HH? **Man alone, woman alone, both together, other**

14. Who would make the decision on what to spend money on? **Man alone, woman alone, together, other**
15. Who would go and purchase the goods? **Man, woman, together, other**
16. What is the maximum money that women in this community would feel safe carrying?
17. Is it common for households in this community to owe money to others? **Y/N. Interest rates/mth =**
18. What are the most common reasons that people borrow money for?

POSSIBLE OPTIONS for the Future:

EXPLAIN: Agencies are thinking about new ways of giving people what they need. Agencies want to ask people whether to continue to give food or money instead. So, if families NO LONGER got the ration, they would be given THE SAME AMOUNT IN CASH. There are 3 main ways that they could do that:

	Ration	Cash	Cash coupon	Commodity Coupon
Explain	Convenient Reliable	Choice Stimulates livelihoods	Choice More secure Stimulates livelihoods	More secure
Concerns		Lose/stolen Will supply be reliable?	Will supply be reliable?	No or limited choice Will supply be reliable?
19. PREFERANCES ACTIVITY 1 – Cash or In Kind: People stand behind your preferred option <i>REMEMBER to say again! The cash would be instead of the ration...NOT BOTH.</i>				
Women 1st				
Men				
Reasons why like or dislike?				

EXISTING SHOPS

20. Could existing vendors in the camps supply enough food to meet everyone's needs? **Y / N**
21. All year around? **Y / N**
22. Would it be a good idea to let existing vendors do supply? **Y / N**
23. What would be the advantages and problems and why?
24. Who would benefit?
25. Who would lose?

EXISTING OR NEW THAI BUSINESS CAMP GATE SHOP/MARKET

26. Could local Thai traders run a market/shop for/next to the camp? **Y / N**
27. What would be the advantages and disadvantages?

EXISTING DISTANT THAI SHOP/MARKET

28. Could local Thai traders run a market/shop for/next to the camp? **Y / N**
29. What would be the advantages and disadvantages?

COMMUNITY RUN OR AGENCY RUN SHOP

30. Could the community run its own co-operative shop? **Y / N**
31. What would be the advantages and problems and why?

PREFERANCES ACTIVITY 2 – Goods Distribution Method

32. Which would be better? **(2 counters per person)**

	Existing camp vendors	Existing Distant Thai shop/ market	Community Co-op	Agency shop	Camp gate shop/market with Thai traders	Other (specify)
Men + women						
Reasons why?						

33. Could you store food safely in your homes for the whole rainy season? **Y / N, Why/WHY NOT?:**

DELIVERING MONEY ; How to get money safely to the community?:

34. If family send money to people in this community. What financial service do they use?

service	Tick which used	Name of bank/MTC etc	Fees charged % or amount	Hrs by foot (Rtn)	Cost to access (Rtn)
Bank or MTC transfer then cash carried by trusted person					
Community leaders					
MTC					
MFI					
Trader					
Post office					
bank					
Mobile /Sim					
Other.....?					

35. Do people have bank/postal account? **Y / N**

36. What problems, if any, would you face to get one?

37. What proportion of people have access to at least one mobile phone in their HH(**%**)?

38. What proportions of people know how to use a mobile phone? % Men %Women.....

39. Is reception good in your area? **Y/ N**

Money Delivery Preferences

40. If there were strict rules, monitoring and punishments; which would be the best way to deliver money to people?
(2 counters per person)

	Camp traders	Camp leaders	Agency	Bank	Post Office	Money transfer	Mobile phone/SIM	Bank/MTC then cash carried by trusted person	Other way?
Men + women									
Reasons why?									

SECTION 2: IF TIME AVAILABLE

41. Coping Strategies - What are people doing in order to get what they need? (food/non food/shelter/LH)

- Reduce food diversity: reducing number meals (1, 2, 3)
- Crisis selling items/assets: Borrowing Rates.....%)
- Gathering: Migration (who..... & to where?.....)
- Other livelihood strategies: Other strategies: (young girls, environmental damage?)

42. What type of type of labour opportunities exists for people in this village?

43. What type of type of income generating opportunities exists for people in this village?

44. What could people be doing to produce/make more/make more money?

Interviewers General Comments:

9.8.2 Individual Household Survey Questionnaire:

INDIVIDUAL HOUSEHOLD SURVEY QUESTIONNAIRE – Cash & Market Readiness.

INSTRUCTIONS TO INTERVIEWER: Who to speak to?: Do NOT ask to speak to the 'head of the household'. You will have been told by the team leader whether to **try** to interview men or women and the types of vulnerable groups to try to speak to.

SURVEY NUMBER: (.....)

District _____ Village/community/camp _____

Date:..... Interviewer:.....Notekeepers

Name:.....

Introduction : we are here to look at families needs, and how to best meet these in the future. Agencies are looking at new ways of making sure they have what they need. The questions are about your family/household.

Household Representatives Characteristics

Interviewee Name:.....

The interviewee REPRESENTATIVE is a CIRCLE: Man Woman and is: Elderly, Youth, Child, PWD

Household Characteristics

The HH is(CIRCLE): MHH, FHH, No able bodied males over 18, Child headed, Elderly headed (no workers)

The household contains people who are: PWD, Chronically sick, orphaned

Total Number Persons in Household (eating under same roof from same pot): under 5 people, 6-10 people, 11+

45. Does the food ration last your HH the whole month Y/N /DK

46. How many days of the month does the ration last for?(e.g 25/30) _____

47. Do you need to buy more rice, beans or peas? Y/N, DK
How much does this cost in total (THB)?

48. Does your HH ever have to sell or exchange the ration goods? **Y / N / DK**
Which items & Why?

49. What does your HH purchase with the money or exchange the goods for?

50. **WHERE Does your HH buy most the goods they need from?** (can tick more than one):

<i>Friends & family</i>	<i>producers</i>	<i>in camp stores</i>	<i>in camp street vendors</i>	Market places inside camp	<i>outside street vendors who visit camps</i>	<i>stores near camp</i>	<i>stores distant from camps</i>	Market places outside camp	<i>Specify others?</i>

a) Can your HH get to market? **Y/ N / DK**

b) If not, how does your HH manage?

51. What are the transport costs to your HH to get to/from main market/store? Person return (put 'O' if close by)=
52. Does your HH have to pay any fees, taxes or bribes to get to market or shops to buy goods? **Y/N/DK** PER TRIP(return):_____ PER MONTH:_____
53. If your HH didn't get yellow peas, what would your HH eat with your rice instead? (circle)
Nothing, just spice/sauce, other dried bean/pea (which?.....), veg./leaf, eat/chicken, Other
54. **COUNTERS ACTIVITY 1 – Overall HH spending (10 counters):** If you were NOT getting any in kind goods and a family member started to send you 400 (THB per adult and less per child), what would your HH spend it on?:

Food	HH good& clothes	Cooking/ Domestic fuel	Health	Shelter or rent	Water	Education	Livelihood or business inputs (seeds, nets, livestock, fodder, shop)	Tobacco alc/drugs/leaf	Savings	Repay Debts	Specify Other e.g transport

55. **COUNTERS ACTIVITY 2 – Food spending: (20 counters):** If you were not getting any in kind goods and a family member started to send you 400 (THB per adult and less per child), what would your HH spend it on?:

Rice or staple	Oil	Asia Re-mix	Fish paste	Mung or other dried beans/peas	YSP	Salt	Charcoal or other fuel	Fruit	Veg	Meat/ Chick/ Fish	Egg/ Milk etc	Onion, garlic, spice, herb, chilli	MSG, Stock powder	Specify Other foods

56. If rice was expensive, what food would you buy instead?
57. Who would be best to look after the money? **Man alone, woman alone, both together, other**
58. Who would make the decision on what to spend money on? **Man alone, woman alone, together, other**
59. Who would go and purchase the goods? **Man, woman, together, other**
60. What is the maximum money that women in this HH would feel safe carrying?
61. Does your HH owe money to others? **Y/N. Total:_____ Interest rates/mth =**
62. Who from? Family, neighbours, traders, Leaders, Other:_____
63. What are the most common reasons that people borrow money for?

POSSIBLE OPTIONS for the Future (Modality):

EXPLAIN: Agencies are thinking about new ways of giving people what they need. Agencies want to ask people whether to continue to give food or money instead. So, if families NO LONGER got the ration, they would be given THE SAME AMOUNT IN CASH. There are 3 main ways that they could do that:

REMEMBER to say again! The cash would be instead of the ration...NOT BOTH.

64. **Which would your HH prefer?**

	Ration	Cash	Cash coupon	Commodity Coupon
Explain	Convenient Reliable	Choice Stimulates livelihoods	Choice More secure Stimulates livelihoods	More secure
Concerns		Lose/stolen Will supply be reliable?	Will supply be reliable?	No or limited choice Will supply be reliable?
TICK&WHY				

HH Existing ways of sending/Receiving money:

65. If people want to send or receive money. How do they do it?

service	Tick which used	Name of bank/MTC etc	Fees charged % or amount	Hrs by foot (Rtn)	Costs to access (Rtn)
Bank & MTC the cash carried by trusted person					
Community leaders					
MTC					
MFI savings scheme					
Trader					
Post office					
bank					
Mobile /Sim					
Local ways? How?					
Other.....?					

HH Preferences for delivering money/coupons to them safely:

EXPLAIN: Agencies are thinking about how would be best to get money to families.

There would be tight rules and measures in place to make sure the money is kept as safe as possible and anybody Charging fees or misusing or keeping other people's money would be removed from the project.

66. If the Agency decided to start giving cash/coupons; Where would you prefer or think was safest to collect it from? (Can select more than one)

	Community select Traders	Community select Camp leaders/Orgs	Agency (TBC)	Bank	Post office	Money transfer company (WUnion)	Mobile (SIM)	Local ways?	Other ways? Which?(e.g. MFI or savings schemes)
Explain	Tight rules	Tight rules							
Tick 1 or more preferences									

67. Does your HH have a bank/postal account? **Y / N/ DK**

68. What problems, if any, would you face to get one?(ID, etc)

69. Do you have at least one type of identity document to prove who you are? Man: **Y/ N** Woman:**Y/ N**

70. Do you have access to at least one mobile phone in your HH? **Y/ N**

71. Is reception good in your area? **Y/ N/DK**

HH Preferences For Accessing Goods

72. Where would you prefer to spend your cash or coupon?

	Existing camp vendors	Existing Distant Thai shop/ market	Community Co-op (leaders)	Agency shop \TBC	Camp gate shop/market with Thai traders	Other (specify)
TICK ANY PREFER						

Storage & Stockpiling Issues:

73. Could you store food **safely** in your homes for the whole rainy season if you needed to? **Y / N/ DK,**

74. **Why/WHY NOT?:**

75. **How?**

SECTION 2: IF TIME AVAILABLE

76. Coping Strategies - What are your HH doing in order to get what they need? (food/non food/shelter/LH)

- Reduce food diversity: reducing number meals (1, 2, 3)
- Crisis selling items/assets: Borrowing Rates.....%)
- Gathering: Migration (who..... & to where?.....)
- Other livelihood strategies: Other strategies: (young girls, environmental damage?)

77. What ways of producing food, goods and money do your HH have already?

78. What would your HH like to do to produce more food, goods or money, if you had some small money or other help?

Interviewers General Comments:

9.8.3 Individual Market Vendors interview checklist

MARKET/WHOLESALE/VENDOR - QUESTION CHECKLIST for FGD or Individual trader survey

Introduction: Here to see on behalf of TBC, whether the local markets are able to supply more goods to the refugees. Interview is in confidence.
Try to speak to owners. ASK if you can take notes. They do DO NOT have to answer questions.

Vendor name:	Male/ female	Is trader registered?: Y / N
Is trader: Thai / Refugee /other?:	Interviewer:	Date:
Name of camp:	Distance to nearest market (km):	hr/foot: hr/car:
Name of nearest market:		
Village/town:	District:	Region:

Type Market Actor: small/large wholesaler, small/large transporter, small/large shop, market vendor, street vendor

Own transport : bicycle, motorbike, car, 4x4 truck, large truck

Type goods: mixed Foods / fresh foods only / mixed food & non food items / fuel /**Other:**

Type of other services offered: hairdresser/ bike repair / mechanic/ **other (specify):**

QUESTIONS:

- Where do you normally buy your main commodities/stock items from?
(name of place/location, how far, whether a retailer, wholesaler, producer etc)
- Is there a small number of people/places to buy stock from or alternative lines of supply? **Y/N**
- How many small shops are there in the camp?
- How many larger shops are there in the camp?
- Estimate how many street vendors? Number: What do they mostly sell?
- How many market places are there in the camp?

Market places	Days of week open	List main Items sold	Where do these traders come from?
1			
2			
3			

- How many traders do you think stock the main ration goods (rice, beans, charcoal?):
- Is there a market place near or at the gates to the camp? Y / N
 - How often?:
 - How many traders?:

ITEM	Unit	Price	Does price vary much, when & why? IF YES, then:	Times when run out/ can't supply?	Why?	Purchase from where?	Comments
		THB	Range, Y/N, max n min month, comment	Y/N, months, comment			
Rice 25% broken white	Specify 1kg/tin						
Other low cost rice	Specify 1kg/tin						
Fish paste	1kg						
Salt	1kg						
Iodised salt	1kg						
Yellow split peas	1kg						
Mung Bean	1kg						
Asia Remix/ Fortified flour	1kg						
cooking oil (soya)	1kg						
Charcoal	1kg						
Leaf roofing/Bai Tong Tueng	180x30c m						
Grass Thatch/ Bai Ya Ka	150x70c m						

9. In general, what is the time gap between you purchasing goods and receiving your goods?

10. Does the **supply** of goods change much over the year and WHY?

11. Which goods vary in price the most?

Expandability of stock: (this is about: if the demand for key commodities were to increase because of the cash programme, how much more could traders supply and how long would it take? What challenges would they face, and what could assist them?)

ITEM	Unit	Total able to supply per month	Increase by	Increase by	Using existing suppliers?	What is the max amount could supply	How long would it take to increase supply	Comments	Kg/liter/pc TBC supply now/ mth
			50%	100%			Y/ N		weeks
Rice 25% broken white	Specify 1kg/tin								
Other low cost rice	Specify 1kg/tin								
Fish paste	1kg								
Salt	1kg								
Iodised salt	1kg								
Yellow split peas	1kg								
Mung Bean	1kg								
Asia Remix/ Fortified flour	1kg								
cooking oil (soya)	1kg								
Charcoal	1kg								
Leaf roofing/Bai Tong Tueng	180x30 cm								
Grass Thatch/Bai Ya Ka	150x70 cm								

Explain: Aid agencies are thinking about giving the poorest people in the camps cash or coupons to purchase what they need. If this happened and families had money to buy what they needed:

12. What are the 5 main restricting factors that would limit your ability/desire to increase stocks?

(DO NOT PROMPT, but circle those mentioned)

Own capital

Lack credit/too costly credit

Low or varying quantity of produce available

Trading restrictions

Poor road infrastructure

Too much insecurity

Competitors would not allow growth

Government/authorities will not allow it

Bribes too costly

Other:

Low or irregular quality of produce

Lack of means transport

transport costs too high

lack of storage

Low profit margin (low sale price/high purchase/costs)

taxes too high

Lack of demand from camp residents

13. How could the main restricting factors be addressed?

14. Do you provide goods on credit to some customers?: Y/N

% receiving:

% interest?

15. How much money do you estimate your customers owe you today?

16. Who transports goods?: wholesaler, business person, shop keeper, independent trucker, themselves

17. Do you purchase stock on credit from supplier? Y/ N:

with loan from elsewhere? Y/ N

18. How much money do you estimate you owe your suppliers today?

Interest rate/month?

19. How big is your other loan for stock? Interest rate/month?
20. Does your ability to access cash or credit sometimes prevent you from being able to stock enough?
21. What goods would people like to buy that you are not able to stock and WHY?
(Is this because it is difficult to supply?)

ASK IF APPROPRIATE:

22. Approximately how much informal tax/bribe do you pay in a month to be able to supply and operate? (per kilo or vehicle fee, other?)
23. Have you ever participated in the use of coupons in the past? Y / N/ No answer
24. Would you be willing to participate in a coupon scheme if it did go ahead? Y / N / No answer
25. If not, why not?
26. If yes, what would be your concerns?
27. Do you have a bank/postal account? Y / N Name of bank: Location:
28. What problems, if any, would you face to get one?
29. Do you use a money transfer office? Y/ N name: Fee:
30. Do you have a mobile phone? Y/ N mobile network name
31. Is reception good in your area? Y/ N in camp? Y/ N

Interviewers General Comments:

41. How many traders do you think stock the main ration goods (rice, beans, charcoal?): Number: _____
 a. Would you be able to start selling ration goods (rice, beans, charcoal): Y / N

42. Is there a market place near or at the gates to the camp? Y / N
 a. How often?:
 b. How many traders?:

DO NOT ASK THIS INFORMATION TWICE: Take the info from the market map and add to this table (e.g Price)

ITEM	Unit	Price	Does price vary much, when & why? IF YES, then:	Times when run out/ can't supply?	Why?	Purchase from where?	Comments
		THB	Range, Y/N, max n min month, comment	Y/N, months, comment			
Rice 25% broken white	Specify 1kg/tin						
Other low cost rice	Specify 1kg/tin						
Fish paste	1kg						
Salt	1kg						
Iodised salt	1kg						
Yellow split peas	1kg						
Mung Bean	1kg						
Asia Remix/ Fortified flour	1kg						
cooking oil (soya)	1kg						
Charcoal	1kg						
Leaf roofing/Bai Tong Tueng	180x30c m						
Grass Thatch/ Bai Ya Ka	150x70c m						

In general, what is the time gap between you purchasing goods and receiving your goods?

43. Which goods vary in price the most (thatch?)?

Expandability of stock: (this is about: if the demand for key commodities were to increase because of the cash programme, how much more could traders supply and how long would it take? What challenges would they face, and what could assist them?)

INSERT THE NUMBER FOR THE CAMP IN THE FINAL COLUMN BEFORE FGD.

ITEM	Unit	Current Total able to supply per month	Increase by	Increase by	Using existing suppliers?	What is the max amount could supply	How long would it take to increase supply weeks	Comments	Kg/liter/pc TBC supply now/ mth
			50%	100%					Y/ N
Rice 25% broken white	Specify 1kg/tin		Y/ N	Y/ N	Y/ N				
Other low cost rice	Specify 1kg/tin		Y/ N	Y/ N	Y/ N				
Fish paste	1kg		Y/ N	Y/ N	Y/ N				
Salt	1kg		Y/ N	Y/ N	Y/ N				
Iodised salt	1kg		Y/ N	Y/ N	Y/ N				
Yellow split peas	1kg		Y/ N	Y/ N	Y/ N				
Mung Bean	1kg		Y/ N	Y/ N	Y/ N				
Asia Remix/ Fortified flour	1kg		Y/ N	Y/ N	Y/ N				
cooking oil (soya)	1kg		Y/ N	Y/ N	Y/ N				
Charcoal	1kg								
Leaf roofing/Bai Tong Tueng	180x30cm		Y/ N	Y/ N	Y/ N				
Grass Thatch/ Bai Ya Ka	150x70cm		Y/ N	Y/ N	Y/ N				

Explain: Aid agencies are thinking about giving the poorest people in the camps cash or vouchers (coupons) to purchase what they need. If this happened and families had some money to buy what they needed:

44. What are the 5 main restricting factors that would limit your ability/desire to increase supply?

(DO NOT PROMPT, but circle those mentioned)

Own capital

Low or varying quantity of produce available

Trading restrictions

Poor road & other infrastructure

Too much insecurity

Competitors would not allow growth

Government/authorities will not allow it

Fees/Bribes too costly

Other:

Lack credit/too costly credit

Low or irregular quality of produce

Lack of means transport

transport costs too high

lack of storage

Low profit margin (low sale price/high purchase/costs)

taxes too high

Lack of demand from camp residents

45. How could the main restricting factors be addressed?
46. Do you provide goods on credit to some customers?: **Y/N** % customers receiving: % interest(mth):
47. Who are the transporters of the goods?: wholesalers, business person, shop keeper, independent trucker, other.....
48. Do you purchase stock on credit from suppliers? **Y/ N**:
- Interest rate/month?(range)
49. Does lack of cash or credit sometimes prevent you from being able to supply enough? **Y/ N**
50. What goods would people like to buy that you are not able to stock and WHY?

ASK IF APPROPRIATE:

51. Approximately how much informal fees/tax/bribes do you pay in a month to be able to supply and operate?
- a. per kilo
 - b. per vehicle
 - c. Total
 - d. other?.....
52. Have you ever participated in cash programmes in the past? **Y / N/ No answer**
- a. Cash: **Y / N/ No answer**
 - b. Cash value voucher/coupon **Y / N/ No answer**
 - c. Commodity voucher/coupon **Y / N/ No answer**
 - d. Other?.....
53. Would you be willing to take part in a voucher/coupon scheme if it did go ahead? **Y / N / No answer**
54. If not, why not?
55. If yes, what would be your concerns?
56. Do you have a bank/postal account? **Y / N** Name of banks: Location:
57. What problems, if any, would you face to get one?
58. Do you use a money transfer office? **Y/ N** name: Fee:
59. Do you have a mobile phone? **Y/ N** mobile network names
60. Is reception good in your area? **Y/ N** for beneficiaries/in camp area? **Y/ N**

Interviewers General Comments:

9.8.5 Individual Small street or market place producer/vendor quick survey

Small Street Or Market Place Producer/Vendor Quick Survey.

Price monitoring	Survey No:	Interviewer name:					
Date							
Location of market					(circle):	In camp	Out camp
Market name							
vendor name							
Vendor type							
Where vendor come from							
Transport used/distance (hrs/mins)	Walked:	Bicycle:	Motorbike:	Other:			
What/any fees paid& how much?							
<u>ONLY ASK PRICE OF THESE IF THEY ARE SELLING THEM</u>	Detail	Units	Price (THB)	Comment			
White Rice 25% broken	TBC rice?	specify 1 Kg/1 Tin					
Other low cost rice	specify type if other	specify 1 Kg/1 Tin					
Fishpaste		1 Kg					
Salt		1 Kg					
Iodised salt		1 Kg					
YSP		1 Kg					
mung bean		1 Kg					
Cooking Oil	specify type if other	1 Litre					
Asia Mix		1 Kg					
Charcoal		1 Kg					
Leaf roofing/Bai Tong Tueng	on bamboo pole. Dried price in sept 2012	180x30cm					
Grass Thatch/Bai Ya Ka	mature thatch on bamboo pole. price in sept 2012. 3/4 pieces per tie	150x70cm					
Total							

1. What have you been selling today?:
2. What other goods do you sell at other times of year? Dry beans/peas, Rice, fruit, Veg, Meat, chicken, fish, other:

RICE - If they sell rice, then ask:

3. Do you grow rice? Y/ N
4. How much rice do you sell per month?
5. If you were able to get a good price for rice, could you grow and sell more?
6. what is the maximum amount of rice you could grow/sell in a month?
7. What prevents you from growing more?

Ask more questions: *to try to find out how much rice is currently grown and sold in their village and how much they could they grow for sale in the future.....?*

BEANS - If they sell dry beans/peas, then ask:

8. Do you grow DRY beans/peas? Y/ N
9. How much rice do you sell per month?
10. If you were able to get a good price for them, could you grow and sell more?
11. what is the maximum amount of dry beans/peas you could grow/sell in a month?
12. What prevents you from growing more?

Ask more questions: *to try to find out how much beans/peas is currently grown and sold in their village and how much they could they grow for sale in the future.....?*

9.8.6 Price Monitoring Tool

Price monitoring	Interviewer name:			
Date				
Location				
Market name				
vendor name				
Vendor type				
In/near camp				
Fee to enter camp				
-	Detail	Units	Price (THB)	Price (THB)
White Rice 25% broken	TBC rice?	specify 1 Kg/1 Tin		
Other low cost rice	specify type if other	specify 1 Kg/1 Tin		
Fishpaste		1 Kg		
Salt		1 Kg		
Iodised salt		1 Kg		
YSP		1 Kg		
mung bean		1 Kg		
Cooking Oil	specify type if other	1 Litre		
Asia Mix		1 Kg		
Charcoal		1 Kg		
Leaf roofing/Bai Tong Tueng	on bamboo pole. Dried price in sept 2012	180x30cm		
Grass Thatch/Bai Ya Ka	mature thatch on bamboo pole. price in sept 2012. 3/4 pieces per tie	150x70cm		
Total				

9.9 Factors considered in estimating programme costs changes

Below is a brief summary of some of the factors taken into account by the TBC finance department when estimating a 2% saving in programming cost from any switch from ration distribution to cash transfer programming.

Some additional comments have been added by the report author:

- If TBC retains any in-kind deliveries (if only Asia Re-Mix and charcoal) the agency would need to retain means of procurement, receipt, distribution and monitoring thereof. AsiaReMix is considered feasible to be procured by district wholesalers in the medium term if TBC are able to facilitate connections. Charcoal would require government approval.
- Much of the commodity distribution resource is concentrated on identifying the eligible beneficiaries (population updates/verification, monthly register of those in camp (currently RDR), and distribution (cash instead of food), which will still need to be done, albeit differently.
- Estimating the proportion of existing human resources currently supporting in kind distribution, that may reduce:
 - Bangkok Procurement & Logistics (3 staff)
 - Bangkok Finance (% of 3 staff)
 - Supplies Officer (on average 1 per camp)
 - FDA (Population) Officer (1 per Field Office)
 - Field Administrator (1 per Field Office)
 - Field Officer (1 per Field Office)
 - Field Coordinator (1 per Field Office)
 - Warehouse stipend staff (Baht 5 million total TBC)
 - Maintaining warehouse structures (Baht 5 million total TBC)

Any saving would depend on the extent of the reduction of in-kind support. It is still likely that TBC will continue to have a procurement and logistics role. Particularly in the costly interim period when both in kind and cash programmes are running simultaneously, and specifically to ensure safe charcoal procurement should it not be possible to advocate for its inclusion within the CTP. Even if the programme should switch entirely to cash, estimates are that only the cost of 7 staff could be saved, which would be approximately THB 5 million. With the warehouse stipend staff, a proportion of these may need to be substituted for stipend finance staff/accountants to control and monitor the cash distribution.

The study suggests an additional factor be considered as the technical design becomes clearer, which should help guide a more accurate estimation of costs: It has been recommended that TBC maintains the procurement and storage of 'buffer stocks' in the short to medium term in stock piled camps until the CTP has been established and vendors have proven capable of supplying consistently, and therefore in the short term, some procurement and logistical capacity would still need to be maintained by TBC.

9.10 Minimum Food Basket for Myanmar refugees – Bangladesh

Outline of value breakdown:

CASH VALUE – BREAKDOWN		
A) basic food need contribution		
	Gourdes	USD
One month food requirement/5person/HH/	4078	105
WFP contribution – Rice	1000	26
Food contribution RC (bilateral food @ 50%)	1539	39
Top up contribution to basic food needs (excluding above in-kind)	1539	39
B) basic non-food		
	Gourdes	USD
salt/matches/charcoal/water/ candles	1657	42
Supplement - spices/coffee/milk/health	921	24
Top up contribution to basic non-food needs	2578	66
Top up contribution - basic asset examples		
Tools – hammer	250	6
Radio (cheapest)	150	4
Chair	150	4
Cooking pot	175	4
Clothes	925	24
Top up contribution to basic asset replacement	1650	42
TOTAL GRANT	5767	148

9.11 Seasonal income and expenditure calendars (MRML & Nu Po)

MRML Camp	Main Income & Expenditure Calendar											
	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Main Livelihood expenditures												
Stock up shops for rainy season												
Main Income												
Agricultural labour						60-100THB /day, 1-2 days/wk						
Agricultural												
thatch making			finest for collecting									
Pig raising												
Others?												
Main Expenditures												
Rainy season health costs												
Festivals												
Stockpiling for rainy season												
Rainy season increased fuel costs												
Shelter costs/repair			bamboo Wire Nails etc									
Education			Grad'n		Fees Uniform Elec candles							
Debt & repayment												
Livelihood input debts taken												
Food debts taken (rice)												
Cash debts taken												
cash repayments												
Rice repayments												
Minimum & maximum Market Prices												
Main staple (Rice)												

Nu Po Camp	Main Income & Expenditure Calendar											
	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Main Livelihood expenditures												
Stock up shops for rainy season												
Buy/credit for agricultural inputs					Buy tools and materials							
Buy/credit for fishing equipment												
Boat repair costs												
Main Income												
Agricultural labour						60-100THB/day, 2-3 days/wk						
Agricultural												
Animal raising (mainly pig)												
local harvesting labour						60-100THB/day, 2-3 days/wk						
Harvesting work in Thailand												
Main Expenditures												
Rainy season health costs					medicines							
Festivals												
Stockpiling for rainy season												
Rainy season increased supplies costs												
Education				Grad'n	Fees Uniform Elec. candles							
Main Debt & Repayment												
Livelihood input debts taken					Start taking debts							
Food debts taken (rice)												
Cash debts taken					Start loaning money							
cash repayments										pay back the debts		
Rice repayments												
Minimum & maximum Market Prices												
Main staple (Rice)	350 Baht per tin											

9.12 Recommended Risk and Mitigation Analysis Table for CTP

Key Risks	Possible Impacts	Degree of probability (H/M/L)	Potential Mitigation Measures
1.			
2.			
3.			

9.13 Bibliography

These represent a few of the more important documents referred to above and beyond all the programme documents.

- CaLP/HPN 'Good Practice review "Cash Transfer Programming in Emergencies" 2011
- HPN special feature "New learning in cash programming" 2012
- P.Creti, D. deWild & L.Mihiddin "Market Assessment Guidance" (Draft) IFRC 2013
- L. Mohiddin & D. De Wild "Rapid Assessment for markets" (Draft) IFRC May 2013
- UNHCR's Intro to Cash (<http://www.unhcr.org/515a959e9.html>)
- Baseline Livelihood Vulnerability Analysis of Refugee camps along the Thailand – Burma Border (TBBC & TANGO 2011)
- Save The children 'livelihoods report' (draft)