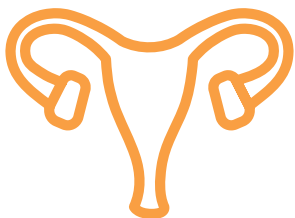




## Using Cash and Voucher Assistance to improve Menstrual Health and Hygiene in Bangladesh

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The United Nations Population Fund (UNFPA) and its partners are implementing a Menstrual Health and Hygiene (MHH) project for women and girls in two urban slums of Dhaka using Cash and Voucher Assistance (CVA). The project has a dual objective of responding to period poverty in Bangladesh - the struggle many socio-economically vulnerable women and girls face when trying to afford menstrual products as exacerbated in the wake of the COVID-19 pandemic - and helping break existing taboos surrounding menstruation. The project started in February 2022 to serve more than 3,300 women of reproductive age (15-49 years old) and adolescent girls.



55,000 packs of menstrual pads were purchased through UNFPA by 3,367 women and girls on a monthly basis for twelve consecutive months responding to their needs and addressing unhygienic practices caused by restrictive and stigmatizing cultural norms.



WFP provided UNFPA with the use of its blockchain-based application called Building Blocks, fully supporting UNFPA in its use, and tailoring it to the redemption of vouchers for menstrual pads.

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**“Buying pads for me and my sisters puts a real strain on my father’s income.”**

Riya Akter is an 18-year-old girl from the Duaripara neighbourhood in Dhaka. She and three of her sisters are supported through the menstrual health and hygiene project which aims to improve access to menstrual products, nutritious food and menstrual education sessions for low-income women and girls.

# Executive summary

In Bangladesh, women and girls face financial and socio-cultural barriers to purchase menstrual products, with this important need not being prioritized in their households. UNFPA supports women and girls in their menstrual health and hygiene management by supporting them to redeem monthly vouchers to purchase various brands of menstrual pads. This is facilitated by the UN World Food Programme (WFP) blockchain-based digital system called 'Building Blocks'.

The approach taken by UNFPA integrates CVA as part of a broader programming strategy. Along with receiving CVA for menstrual health and hygiene (MHH), recipients also receive a small cash transfer to compensate for their participation in training and learning sessions where they receive information on menstruation. These sessions help challenge existing taboos surrounding menstruation and contribute to lasting social and behavioral change related to MHH.

In Dhaka, in the two slums of Bashantek and Duaripa, UNFPA, WFP and their implementing partners Bangladesh Rural Advancement Committee (BRAC) and Concerned Women for Family Development (CWFD) have coordinated and harmonized assistance to ensure a multiplied impact. While WFP covers the food security needs of the most socio-economically vulnerable households in the slums through cash distribution, UNFPA provides an additional transfer tailored to the number of women and girls in each household. Recipients receive the transfers from both agencies through the same blockchain-based card and can use them to make purchases according to their preferences in more than 20 local community shops who have accepted to join the project.



# Key findings

Through a key partnership with WFP, over 55,000 packs of menstrual pads were purchased through UNFPA by 3,367 women and girls on a monthly basis for twelve consecutive months responding to their needs and addressing unhygienic practices caused by restrictive and stigmatizing cultural norms.

Through the strong social behavior change component of this MHH intervention, the uptake of menstrual pads increased from 32% to 96% between February 2022 and January 2023. Thanks to the intervention, women and girls in slums gained a better understanding of their bodies and menstruation and were able to choose alternative, safer ways to manage their menstruation.

UNFPA was able to rely on an operational and existing supply chain system, which allowed recipients to use their vouchers at small local shops in the urban slums. In addition, WFP supported and built UNFPA's capacity in the delivery of vouchers based on blockchain technology. This is in line with UNFPA CVA guidelines which stress that UNFPA should prioritize, where possible, leveraging existing CVA systems so as to build its programme on existing systems and capabilities.

From the start, it has been a beneficiary centric project whereby the women and girls have been consulted on their understanding and behavior towards menstruation and the challenges they face, have been provided the opportunity to learn more about menstruation, and consulted on the CVA delivery process. UNFPA is considering using this MHH voucher component as an entry point for more linkages with Gender-based violence (GBV) and Sexual and Reproductive Health (SRH) programming.



# Introduction

In Bangladesh, deeply entrenched patriarchal systems of control, stigma, social exclusion and entrenched taboos surrounding menstruation create obstacles for women and girls to exercise their basic right to manage their menstrual health with dignity. It translates with women and girls being confined to their homes, unable to work or participate in activities, or having to adhere to dietary restrictions during their periods. Furthermore, many communities hold the belief that menstruation signifies that girls are ready for marriage. From the onset of menstruation to menopause, women and girls in Bangladesh face harmful societal norms and endure the stigma associated with menstruation. These norms include restrictions to their diet and movement, pressure to hide their menstrual status, increased risk of child marriage following menarche, among others.

Due to the aforementioned factors, it is not uncommon for women and girls to lack correct and sufficient information about their menstruation and how to manage it. According to the National Hygiene Survey 2018, in Bangladesh only 30-36% of women knew about menstruation before their first period. Socio-cultural taboos that create the perception of menstruation as shameful can also lead women to follow poor menstrual hygiene practices such as not changing their cloth or pad often, or not drying out their cloth in the sunlight after washing it. The aforementioned survey revealed that the majority of Bangladeshi women and girls (68% and 55%, respectively) use cloth as their predominant menstrual product. Yet only 18% of women and 12% of adolescent girls washed these cloths with soap and dried them in the sunlight.

Research conducted in the slums of Dhaka found that about 95% of women and 90% of adolescent girls reused rags during menstruation without adequate cleaning, resulting in scabies in the vaginal area, urinary tract infections, and complications during pregnancy. Furthermore, the latest research conducted in urban slums by UNFPA revealed that the menstrual cloth is the most commonly used alternative among both women and adolescent girls. Even though menstrual pads are generally preferred over cloth and perceived as being a cleaner and more hygienic alternative, the feeling of embarrassment when purchasing these products and their high prices were cited as the main reasons why these are not used on a regular basis or at all.

Women and girls reported significant financial barriers to purchase menstrual products, with their menstrual needs often not being prioritized within their households. In response, UNFPA designed a pilot project using vouchers as a successful option to provide them with access to menstrual products. Through WFP's blockchain-based digital system called "Building Blocks", UNFPA ensures women and girls recipients are able to redeem monthly value vouchers against various brands of menstrual pads and belted pads.

Recognizing the diverse preferences of women and girls in managing their menstruation, the project incorporates flexibility through the Building Blocks voucher delivery system, allowing for a varied choice of menstrual products. Based on feedback collected from women and girls in Dhaka, belted pads were recently added to the purchase options since they are regularly used by the target population. The project also integrates a crucial social behaviour change component that includes educational sessions aimed at challenging harmful social norms surrounding menstruation and advocating for the normalization of open discussions about periods as a natural process for women and girls.

# Overall programme design

## Objective and targeting

The project's objective is to promote social behavior change on MHH practices as well as provide access to MHH products in the form of menstrual pads. The project targets vulnerable women and girls living in the two Dhaka urban slums of Bashantek and Duaripa, living within households assessed as highly vulnerable and food insecure by WFP. Guided by the Bangladesh Government's eligibility criteria for social safety net assistance, vulnerable households have been identified through beneficiary targeting assessment. The project started in February 2022 and is ongoing. It fits within longer term nexus programming where needs continue.

## Consultation with women and adolescent girls

In the consultation and participatory stage, when the project was designed, it became apparent that women and girls were not aware of the existence of menstrual products other than the pieces of cloth they were using. Given the dearth of research on the socio-economic barriers and systemic challenges that women and adolescent girls face to manage their menstruation in urban slum settings, UNFPA conducted this participatory mixed method study to increase the evidence base to inform solutions to improve menstrual health and support vulnerable women and adolescent girls to fulfill their potential.

## Social behavior change: learning about menstruation

The most important component of UNFPA CVA for the MHH project in Dhaka is the education and social behavior change component. **"This has always been a behavior change and social norm change project," UNFPA Bangladesh stressed, "We are giving access to menstrual products, but we are promoting the idea of women and girls having the choice and letting them know there is another way to manage their menstruation."**

Customized courses are provided to each woman or girl receiving the MHH voucher. The course provides learning on menstrual health and hygiene and addresses misconceptions about menstruation. In addition to the discussion about menstrual product options and their use, the project informs girls and their families about the consequences of early and forced child marriage. Given the uniquely complex social fabrics that exist in these neighborhoods, UNFPA is conducting many community meetings not only with the adolescent girls but also with community leaders to share what UNFPA is doing through the project and to get their feedback. The project plans to engage men in future community sessions to ensure that they are well informed on and supportive of menstrual health.

In addition, together with their purchases at shop level, women and girls receive a different information leaflet on menstrual health each month, provided in Bengali language with self-explanatory images for those who cannot read. **"I don't need to know how to read" said a young woman recipient "I just look at the images and understand"**. These information leaflets are also displayed by some shopkeepers.

## CVA component for the delivery of menstrual hygiene items

Cash and voucher transfers are a known method of assistance in Bangladesh. UNFPA Bangladesh has been implementing various projects with CVA, including for emergency responses. The government of Bangladesh has also been using cash transfers extensively in various social protection schemes, including in response to the COVID-19 pandemic. UNFPA is a member of the cash working group at national level.

The market assessment found that shopkeepers could have menstrual pads made available in the quality and quantity required at the selected small shops in the slums, and that women easily had access to these shops with which they are very familiar. UNFPA was able to set up the MHH project with the complementary experience of local implementing partner CWFD, WFP and their implementing partner BRAC.

In addition to social taboos around menstruation (which are addressed with the social behavior component of the project), it was found that women and adolescent girls from vulnerable households were facing financial barriers to purchasing menstrual products such as menstrual pads. Given the well functioning market system in the slums, CVA became an adequate option of assistance and was confirmed as preferred by the targeted women and girls. The risk analysis also pointed out that the voucher delivery mechanism for the menstrual pads and the small cash assistance for attendance to education sessions would be safe for the women and girls.

## Transfer modality, conditions, frequency and value

During the consultations with women and adolescent girls, it was found that vouchers were preferred over other assistance modalities for access to menstrual products. The main reasons included familiarity with the WFP system (through which they were already receiving food assistance) and ensuring that they would have access to menstrual products, as these might otherwise not be prioritized in the case of cash transfers going into the household budget. Adolescent girls - who often prefer to go to the shop accompanied by another person of the trusted family - also indicated preference for voucher transfer due to ease of use of this modality.

	Objective	Transfer modality	Value
<b>Vouchers for menstrual products</b>	To increase women and girls' access to menstrual products	Unconditional digital value voucher through the BB	2 packages per person, from a selection of 3 different products
<b>Cash to cover training attendance</b>	To increase women and girl's participation and learning around safe MHH, child marriage and other related topics	Conditional cash assistance, delivered by partner in hands, against attendance to training	500 BDT/US\$5 per training

## Implementation model

Through a UN to UN agreement, UNFPA partnered with WFP for the delivery of electronic vouchers (e-vouchers) in the project, thereby relying on the capacity and experience of WFP as well as their existing CVA delivery systems. WFP provided UNFPA with the use of its blockchain-based application called Building Blocks fully supporting UNFPA in its use and tailoring it to the redemption of vouchers for menstrual pads. UNFPA also developed a work plan with key partner CWFD for the social behavior change component and monitoring.

## Delivery mechanism

UNFPA's project provides women and girls with menstrual products through a value voucher modality. Women and girls can choose their menstrual products within the monthly value that is transferred to them through the voucher. This is based on the feedback received from women and girls during the initial project planning phase where they expressed concerns about their menstrual needs not being prioritized within the households and suggesting that a voucher modality would allow their specific individual needs to be met by protecting their purchases. UNFPA is able to ensure the minimum quality of these menstrual products as per the technical specifications for disposable menstrual pads.

Women and girls receive a printed QR code card for the household along with a PIN code they use to buy the menstrual pads. Shopkeepers have the Building Blocks application on their phones and have been trained to use it. Once they have been informed of their entitlements on the number of packs of pads, women and girls can come to the shops for their purchases. The shopkeepers scan their code and can directly see their entitlement in the system. The women and girls choose their preferred products, provide their PIN code for the purchase and the transaction is recorded directly in the Building Blocks system. The application works like a cash register to select the products and quantities and then check out.

The transaction is connected to an inventory system and provides confirmation to the shopkeeper that the transaction is valid. She or he then hands out the selected menstrual products, with no money changing hands. Data entered into the blockchain cannot be edited or deleted. Transactions can be verified for audits and for different parties to produce invoices and payment.

The shopkeeper only requires a smart phone connected to the Building Blocks application to participate in the project. This means that small shops are also able to participate - shops that are located close to the homes of women and girls recipients and ones they are accustomed to using on a daily basis. The increased demand for menstrual and food products positively impacts the local economy and the availability of menstrual products in the slums.

**“We wanted to make sure that everything is familiar and convenient for the women and girls at the center of this,” says UNFPA Bangladesh. “We are using existing social mechanisms, like her local shop so everything is familiar and easy for them to access.”** Smaller community shops in the slums also provide great flexibility with long opening hours.

A small cash amount of US\$5 is distributed in hands by CWFD to each woman and girl who attends the learning sessions.



## Leveraging the power of technology: WFP's blockchain-based Building Blocks Application

UNFPA Bangladesh partnered with WFP to leverage its blockchain-based technology for the efficient and effective delivery of the MHH vouchers.

Building Blocks (BB), developed by WFP in 2017, is a blockchain-based aid platform designed to enable individuals to receive various types of assistance from multiple organizations simultaneously. It operates as a closed-loop, member-based application, with decentralized data co-owned by the participating members. One notable feature of blockchain technology is that the data recorded on it cannot be altered or modified.

Within the BB system, women and girls have individual accounts where their MHH voucher entitlements are loaded. When they visit a participating shop to make a purchase, they simply enter their PIN code into the BB application on the shopkeeper's smartphone. They then receive their desired menstrual hygiene products along with an accompanying information poster. The user-friendly nature of the BB application was confirmed during post-delivery consultations and monitoring, as beneficiaries found it straightforward to navigate.

Moving to the BB meant that beneficiaries can now choose from among a network of 21 local shops participating in this initiative, instead of being limited to a single pre-selected location, as was previously the case. Shopkeepers also responded positively to the system, appreciating its user-friendly interface compared to the previous SMS voucher system.

By utilizing the BB app, UNFPA and WFP have streamlined the distribution of MHH vouchers, providing women and girls with greater flexibility and convenience in accessing the menstrual hygiene products they need. This innovative approach has not only improved the overall user experience but also fostered collaboration among multiple organizations serving common beneficiaries, enhancing the coordination of CVA interventions.





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## The Building Blocks application

- ❑ Provides beneficiaries/households with an account and authentication mechanism like a QR card and PIN code for redemption;
- ❑ Tracks the redemption of cash or e-vouchers in real-time;
- ❑ Uses a smartphone app as Point of Sale to leverage existing private retailers;
- ❑ Allows for invoice management;
- ❑ Ensures some visibility of entitlements amongst BB organizations (Blockchain-specific attribute);
- ❑ Redemption and verification is handled digitally, minimizing errors and disputes, and allowing for ease of scale-up;
- ❑ With this application, data is immutable which provides a robust, reliable and trustworthy system.

**What it does not do:** The BB is essentially a “receipt” system to see the transactions that took place. It is not a beneficiary management system, a crypto-currency system, a vendor or an inventory system, and it does not provide data analytics. It also doesn’t allow for offline transactions, limiting possibilities to use it in areas with low or no connectivity.

UNFPA Bangladesh, and through them UNFPA overall, are still learning about this emerging solution. As with any CVA solution, it depends on context and specific programme needs. Having the BB diversifies the options for CVA delivery in Bangladesh. It works very well for the urban slum project where the assistance to vulnerable women and girls in the slums is connected to an existing network of shops, where there is good connectivity and where WFP has existing capacity to support UNFPA. It is also important to note, as for any CVA delivery systems, that to achieve its final output (i.e. a woman or girl able to select her preferred menstrual pads), the BB is one component of a larger process and the quality delivery depends on the parts around it.

## Impact of the CVA on the local economy

As market-based assistance, CVA can have a positive multiplying effect on the local economy. A survey done by UNFPA among the 21 shopkeepers showed that: 1) 80% of the shopkeepers were using smartphones for shop transactions for the first time, and 50% of them started using them for other areas of their business; 2) they saw a 14% increase in their revenue from sales of menstrual pads; and 3) there was a 7% increase in new daily customers, with these new customers increasing the revenue across other non-menstrual products by 6%.

There is also evidence of the impact of behavior change at the market level with more demand for menstrual pads. As per the shopkeeper survey results, 70% of shopkeepers have begun procuring and selling menstrual pads aside from the project with UNFPA. 25% of them have also noticed their competitors (not working with UNFPA) beginning to buy and sell menstrual pads.



# Monitoring/programme results

Changing behaviors is a lengthy process, but the education component together with the recurrence of the assistance, already makes a difference. Through project monitoring, both the shopkeepers and the voucher recipients reported that it took a few months to get accustomed to this new system. Shopkeepers have also encouraged their wives to support the blockchain-based app purchase process, which has been well received by the voucher project customers. Women and girls have also said that they prefer to return to the same shop as a habit has now been created.

Based on the feedback from women and girls, as well as partners, UNFPA made real-time adjustments to the pilot project. One example is diversifying the choice of menstrual products that can be purchased with the vouchers through the addition of belted pads.

Belted pads are pads with strings that can be tied around the waist, removing the need for wearing underwear. This product option is convenient for many of the women and girls who do not need to wash underwear or use dirty cloths. It is a menstrual product that is regularly used by women and girls in Dhaka as highlighted in the feedback collected during the ongoing project period.

**When asked why she was choosing a combination of different menstrual products at her nearby shop, one of the female recipients from the Bashantek slum replied “I get extra thick sanitary pad packs and the thin ones. It is my will.”**

# Key learnings and conclusions

The issue of menstrual health and hygiene (MHH) has become increasingly urgent in disaster-prone countries, particularly due to the amplified impact of climate change. UNFPA recognizes the importance of supporting women and girls in managing their menstrual health and hygiene, enabling them to better cope with the consequences and disruptions caused by climate disasters.

In addition to addressing MHH, UNFPA aims to integrate access to sexual and reproductive health (SRH) services and contraceptives, further enhancing the comprehensive support provided. Recognizing the role of men in driving social behavior change, UNFPA also seeks to engage more men in its efforts.

The partnership between UNFPA Bangladesh, WFP, and local implementing partners has been instrumental in the success of the project. The innovative use of technology, such as the blockchain-based Building Blocks app, has opened new possibilities for UNFPA and may be replicable in other specific contexts and programs.

Internal reflection on humanitarian programming has been vital, especially as UNFPA transitions toward greater utilization of cash and voucher assistance. Ensuring robust, secure, and ethical beneficiary data management is critical for the organization's operations.

For UNFPA globally, CVA for MHH is still new and hence the learning from this Bangladesh project is key for the whole organization. From the identification of the barriers that women and girls face when it comes to menstruation to providing them with access to what they need to manage their menstruation with dignity.

The project's success has highlighted the importance of donor support in scaling up UNFPA's use of cash and voucher assistance, creating a multiplier effect within its programs. UNFPA Bangladesh is grateful to the Swedish International Development Cooperation Agency (SIDA) and the Department of Foreign Affairs, Trade and Development (DFATD) of Canada for their support to this project.

Looking ahead, UNFPA aims to strengthen existing partnerships and establish new ones for cash and voucher assistance programming. By collectively prioritizing reaching the most marginalized populations and leaving no one behind, UNFPA strives to make a lasting impact in addressing the needs of vulnerable women and girls.



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