

THE LIVELIHOOD IMPACTS OF THE FOOD CARD SYSTEM IN REFUGEE CAMPS ON THE THAILAND/BURMA BORDER

An Evaluation Report

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ABBREVIATIONS AND ACRONYMS

AUD	Australian Dollar
CAP	Community Agricultural Program
CBI	Cash Based Interventions
CCSDPT	Committee for Coordination of Services for Displaced Persons in Thailand
COERR	Catholic Office for Emergency Relief and Refugees
EDP	Entrepreneurship Development Program
FCS	Food Card System
FGD	Focus Group Discussion
FSL	Food Security and Livelihoods
KII	Key Informant Interview
LWG	Livelihoods Working Group
NGO	Non-governmental Organization
TBC	The Border Consortium
THB	Thai Baht (1AUD=22THB)
UNHCR	The United Nations High Commissioner for Refugees
WFP	World Food Program

EXECUTIVE SUMMARY

The Border Consortium (TBC) is a humanitarian organisation working to support approximately 87,000 refugees living in nine camps on the Thailand/Burma border. TBC provides food, shelter and other forms of assistance to this refugee population.

To support food security and nutrition within camps, TBC has recently adopted a cash-based food card system as a replacement to the provision of in-kind rations. The FCS allows households to purchase their own food from local refugee vendors. It aims to meet the nutrition needs of the camp population, while also increasing refugee choice and responsibility, promoting a sense of empowerment for recipients, and stimulating local markets.

Implementation of the FCS also functions to increase livelihood opportunities for the camp community. TBC is committed to supporting livelihood opportunities within camp, knowing they bring benefits of increased self-reliance and independence. Interventions focused on strengthening livelihoods support preparation for future options, and are also a known upstream determinant of improved refugee welfare and health. A reduction in TBC funding has resulted in a decrease of specific livelihood programming in camps, and as such, the livelihood opportunities associated with the FCS are of particular interest and importance. This evaluation was commissioned to both clarify the impacts of the FCS, and to make recommendations on potential ways to enhance the program, and increase the benefits for the refugee population.

Livelihood impacts were investigated in relation to the direct effect for vendors, and the nature and impact of secondary livelihood activities supported by the FCS. Indirect effects were also considered by determining how additional income derived through the FCS was spent within the community.

The evaluation process involved a review of relevant literature and TBC documentation, interviews with TBC staff, and information gathered through qualitative fieldwork activities conducted in camp. Fieldwork took place over a 3 week period in April 2019, in Nu Po, Tham Hin and Mae Ra Ma Luang. Key informant interviews and focus group discussions were held with FCS vendors, and other refugee community members involved in the system.

The findings of this evaluation demonstrate the FCS supports a number of livelihood activities in camp, enhancing income generating capacity, and engaging a range of community members in meaningful daily activity. Vendors reported earning a profit of 1000 to 20000THB (\$45-900AUD) per month through their FCS businesses. The FCS's capacity to support additional livelihood activities was widely observed, with all vendors receiving assistance from family and friends in store. A majority of stores also sold fresh vegetables and meat sourced within camp, engaging local refugee producers in the supply process, and supporting existing agricultural and animal raising activity in camp. Other livelihood impacts associated with the introduction of the FCS include a reduction in TBC supported stipend staff, additional employment opportunities with wholesale suppliers, and increased business interactions with local Thai villagers.

The FCS has positively contributed to the livelihoods of community members engaged with the system. However, there is the potential for these livelihood opportunities to be strengthened. Recommendations discussed in this report include:

- Promoting agricultural production in camp, enabling increased supply of locally sourced produce in FCS stores
- Continued support of FCS vendors to maintain and improve sound business practices, through ongoing training
- Providing opportunities for greater involvement within the community, to enable benefits to be more widely spread
- Further exploration of ways in which the FCS may be affecting other businesses, in order to ensure any possible negative impacts are minimized

In consolidating the strengths of the FCS, its associated livelihood impacts will continue to bring benefits to the refugee population living in TBC camps.

BACKGROUND

The Border Consortium (TBC)

TBC is a non-governmental organisation (NGO) working to support approximately 87,000 refugees living in nine camps on the Thailand/Burma border¹. These camps have been long been established due to ongoing conflict in the region. With large numbers of displaced people fleeing conflict and persecution in Burma, this situation represents a significant and protracted humanitarian crisis. TBC is the largest NGO providing assistance to the camps, and is responsible for the provision of food, shelter and other forms of humanitarian support to the refugee population.

In the provision of food assistance for this population, TBC has recently adopted an electronic Food Card System. As a replacement to in-kind rations, households are now provided with a card onto which a certain monetary value is loaded each month. This card can then be used at refugee-run FCS stores in the camps, allowing households to purchase their own food, at businesses owned and managed by local community members. Vendors are selected by refugee-led FCS Working Groups, with guidance from TBC, and undergo training as part of a capacity building process. This includes training on the technical use of the FCS, business management skills, quality assurance of goods, shop hygiene, and nutrition. Therefore, the FCS has benefit for both recipient households, and also more broadly within the community. It provides refugee choice, and added responsibility managing the household budget, and thus promotes a sense of independence and dignity for cardholders. While supporting food security in camp, the FCS also aims to promote livelihood opportunities, and stimulate local markets¹. Currently, the FCS is operates in eight of the camps in which TBC works, and will be fully operational in all nine camps by September 2019.

TBC also aims to support household food security through the promotion of sustainable livelihoods in camp¹. Therefore the livelihood opportunities afforded through the FCS are considered an important component of the program. A livelihood is defined as “the means used to sustain life”, and comprises individual assets, skills, and capabilities². In this context, livelihoods generally refer to activities that support income generation, or the capacity for households to access food through their own production.

A number of programs focused on strengthening refugee livelihoods are currently delivered by several NGOs operating in camps³. The Committee for Coordination of Services for Displaced Persons in Thailand (CCSDPT) is the representative group responsible for coordinating the efforts of these different NGOs. Specifically, the CCSDPT Livelihood Working Group (LWG) focuses on this sector. At camp level, livelihoods coordination is managed by refugee Livelihoods Committees.

TBC also supports livelihoods in camp, with a number of specific initiatives implemented within the Food Security and Livelihood Program. Most recently, this included the Entrepreneurship Development Program (EDP), and the Community Agricultural Program (CAP), which focused on skills development and the provision of financial support, to promote income-generating enterprises in camp, as well as vegetable and animal-raising. Unfortunately, withdrawal of donor support in 2018 resulted in the cessation of TBC’s CAP and EDP programs in camp. This reduction in funding to specific livelihood activities has resulted in a shift of TBC’s focus to other ways in which livelihoods can be supported in camp. As a result, understanding the livelihoods impacts associated with the FCS is of particular interest to the organisation and of importance to the refugee communities.

Refugee livelihoods

Strategies to strengthen refugee livelihoods, particularly in protracted situations, are widely recognised as an important component to humanitarian assistance. In a context of reduced funding, livelihood strategies are an important means to promote refugee self-reliance, and enhance the capacity of individuals to support themselves and meet essential needs^{4,5}. At an individual level, this can help restore relative independence and dignity. Increasing employment and income generating

activities also acts as a stimulus to local markets and can contribute to improved economic outcomes⁵. Promoting livelihoods is important to improve the quality of life day-to-day, however it is also believed to better prepare refugees for a future outside the camp environment. It should be noted, despite aims of supporting transitions to durable solutions, as yet there is little evidence of the success of livelihood strategies in meeting these longer-term goals, often attributed to the broadly defined and distant nature of such objectives^{6,7}. Nevertheless, the more immediate benefits are clear.

The benefits of livelihood interventions can also be considered in relation to health. Across a number of different sustainable livelihood frameworks, good health and improved wellbeing is explicitly described as an important livelihoods outcome⁸. Underpinning this association is the well-established knowledge that an individual's health is influenced by the circumstance in which they live. For example, there is strong evidence that employment, income, and socio-economic status have a direct impact on health outcomes⁹. This is true across a range of contexts^{10,11}. With respect to cash transfer programming in a refugee camp situation, Attah and Hagen Zanker et al report the mental health benefits associated with regular and reliable income,^{12,13} while Allouch suggests greater economic engagement also contributes to improved wellbeing¹⁴. Although interventions vary in nature, livelihood support aims to facilitate improvements to economic and social development. As such, they are considered an important upstream determinant to improved refugee welfare and health^{9,15}.

Electronic food voucher systems and livelihoods promotion

There are many diverse strategies employed by humanitarian agencies in the promotion of refugee livelihoods. Often this is through formal, dedicated livelihood programming. However, there is an increasing awareness of the livelihood opportunities afforded by other more general programs. The United Nations High Commissioner for Refugees (UNHCR) advocate the integration of livelihoods approaches into ongoing activities and, as such, acknowledge these programs can contribute significantly to improvements of current and future livelihoods in camp⁴. Moreover, Jacobsen and Fratzke reiterate the potential for food voucher assistance programs to be considered through a livelihoods lens. In a review of refugee livelihoods, they explicitly identify food voucher assistance as an indirect livelihoods programming strategy, citing the potential for such programs to support employment, and maximize the human and financial capital of refugee populations⁵

Despite this connection, livelihood outcomes are rarely an explicit focus of program evaluations or academic research concerning electronic food voucher systems. Our understanding of associated livelihood impacts is largely informed through evidence relating to cash based interventions (CBIs), and differing modes of food assistance more generally^{16,17}. CBIs, which encompass a range of voucher and cash transfer initiatives, have been extensively studied in humanitarian contexts, with a broad array of outcomes reported. Compared with in-kind aid, CBIs are known to stimulate local markets, through supporting the jobs and incomes of local retailers and producers¹⁸. Benefits tend to be directed downstream, to smaller actors in the community¹⁹. This capacity for such programs to promote livelihoods has become a recognised and anticipated outcome of CBIs²⁰⁻²², and is therefore pertinent to our understanding of electronic food voucher systems more specifically.

With regard to food card programs implemented in refugee contexts, the few evaluations available provide varying insights into potential livelihood impacts. The World Food Program's (WFP) economic impact study of an electronic voucher system implemented in Lebanon reported increased employment, and local business growth as a result of the program, indicating a direct livelihoods impact²³. Indirect economic effects were also demonstrated, with a positive multiplier effect on the country's economy. Other evaluations of similar programs have focused on issues of technical implementation, costs in comparison to other means of food assistance, and the impact on food security and nutrition outcomes for beneficiaries^{24,25}. Although a number of reports describe changes in local market activity, and positive experiences of shop owners, this is often documented

anecdotally^{26,27}. So while the potential impact to livelihoods is often recognised, it is not necessarily well quantified in any of the literature. The varying contexts in which these programs are implemented also highlight the difficulty in making generalizable conclusions with regard to their impact on livelihoods at an individual or community level⁵.

In general, there is a paucity of relevant, generalizable evidence in relation to the livelihood impacts of electronic food voucher systems. While TBC recognise the potential of the FCS to promote livelihoods in camp, the nature and extent of this impact is not fully understood. Therefore, this evaluation was developed to clarify livelihood impacts of the FCS in the TBC context. Given the many known benefits to supporting livelihoods, articulating the links between the FCS and livelihoods is an important consideration for TBC, and of significant value to the refugee population living in camps. In providing a better understanding of this situation, it is hoped the potential livelihood impacts of the system can be enhanced, and therefore bring greater benefit to the refugee community.

AIMS

The aims of this evaluation were:

1. To establish in what ways, and to what extent the FCS is enhancing livelihood opportunities for the refugee communities;
2. To determine whether the FCS could be used more effectively in the promotion of livelihoods, and to make recommendations on ways in which the system could be leveraged in order to maximize livelihoods impacts

This evaluation was designed to elucidate information specific to TBC and the implementation of the FCS in this particular context. As such, an action evaluation approach informed our inquiry. In line with evaluation aims, information was collected from a broad range of sources, with a focus on generating useful, context-specific results and informing practical action.

The nature of this inquiry was also guided by our understanding of livelihoods impacts. For the purposes of this evaluation, a framework was developed, considering livelihood impacts in relation to the following three parameters:

- The direct effect to *FCS vendors*, who own and operate the stores in camp.
- '*Secondary livelihood*' impacts, which refer to the additional livelihood activity associated with the FCS, downstream to vendors. This is any activity that results from, or is supported by, engagement with the FCS, including the degree to which other industry in camp is affected.
- *Indirect effects*, considered in terms of how additional money generated through the system is distributed within the community. Understanding this money flow provides an indication of the indirect impact to the local economy.

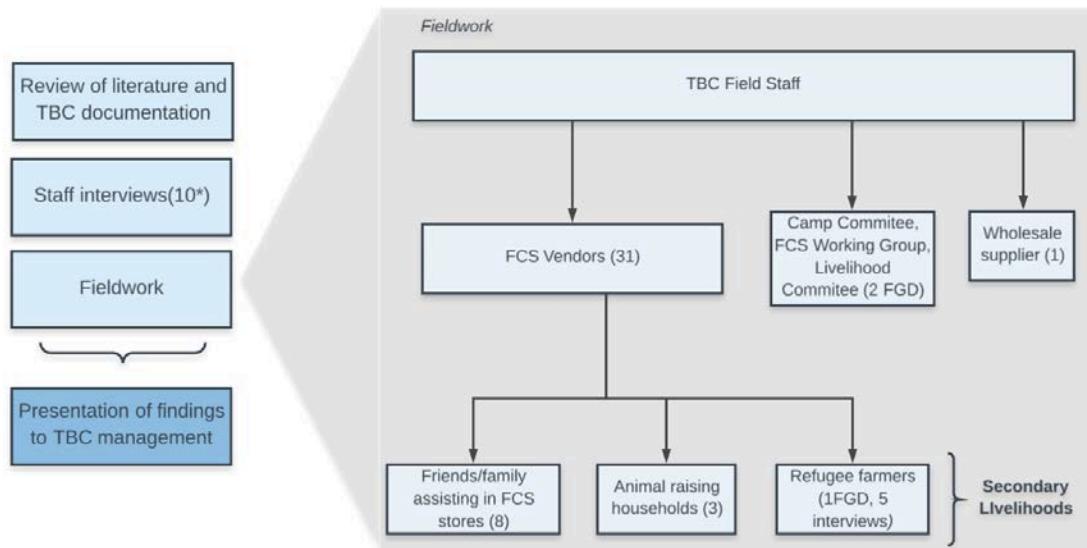
The livelihood impacts as defined by this framework provided the central focus for our evaluation. Other unanticipated livelihood impacts, as well the factors influencing FCS livelihoods, were also an important consideration in relation to the stated evaluation aims.

METHOD

A number of different approaches were used to inform this evaluation. It involved a review of relevant literature, key informant interviews with TBC staff, and camp-based qualitative fieldwork activities. The use of multiple approaches provided a comprehensive overview of FCS livelihood impacts, with triangulation of findings also useful in increasing the credibility and validity of results²⁸.

Figure 1 provides a summary of the evaluation process, with specific activities outlined in more detail below.

FIGURE 1: Evaluation activities and process



*Number of KIIs, unless otherwise stated

Initially, a literature review was conducted to provide background information, and guide the development of this evaluation. Cash card systems and livelihood promotion were considered with a specific focus on refugee populations in protracted humanitarian situations, and in relation to their role as a determinant of health and welfare. Relevant articles were sourced using the SCOPUS database, and a search of grey literature was conducted to supplement this information. A number of internal TBC documents were also reviewed. A more detailed account of this process, including key search terms, is provided in appendix 1.

Throughout the evaluation process, key informant interviews were conducted with TBC staff. Staff knowledge was central to gaining an in-depth understanding of the context, organisation, and program. They provided background information relating to the FCS, and insights to the potential livelihood impacts. Interviews were held with both TBC management, and field office staff. A list of these individuals, and their roles in relation to the FCS, is provided in appendix 2.

Fieldwork

Fieldwork occurred over a three-week period in April 2019, with visits to Mae Ra Ma Luang, Tham Hin and Nu Po Camps. Tham Hin and Nu Po were selected for this evaluation given the FCS was first implemented, and is most well established, in these communities. The ‘settled’ nature of the program in these camps made them most suitable for an assessment concerning FCS impacts²⁹. Mae Ra Ma Luang presented a useful opportunity to assess the livelihoods and expectations associated with the FCS at an earlier stage of program implementation. All fieldwork was conducted with the assistance of interpreters, with Karen/English, or Burmese/English translations

The use of qualitative techniques was central in this fieldwork, as understanding the experiences and perspectives of individuals directly involved with the FCS was particularly important. Qualitative methods allowed for information to be collected in appropriate depth and detail, and is an approach well-suited to evaluations with a specific situational focus³⁰. With reference to impact evaluations, Øvretveit emphasizes the importance of qualitative inquiry in interpreting a programs effects²⁹. It is also considered an appropriate and feasible means of data collection within the refugee camp context.

Key informant interviews and focus group discussion were held with a range of refugee community members, including FCS vendors, individuals engaged in secondary livelihoods, and members of relevant camp committees. An outline of the participants involved, as well as how they were identified, is also illustrated in figure 1.

Key informant interviews (KII)

KIIs were conducted with 31 vendors across the three camps. In Tham Hin and Nu Po, all FCS stores were visited. Interviews were semi-structured, and conducted with the use of an interview guide. This format enabled a degree of flexibility, within the topics of interest, to ensure interviews remained relevant to individual circumstances, and the evaluation aims.

As business owners at the centre of this program, vendors are uniquely positioned to share their knowledge and insights. The vendor experience is critical to understanding direct livelihood impacts of the program, which is a central focus of this evaluation. A more detailed understanding of FCS stores, and vendor business practices in general, also provides an important insight into the other secondary livelihoods associated with the FCS. During these interviews, vendors were able identify other community members engaged in the system.

Through this referral process, additional interviews were conducted with a number of community members engaged in secondary livelihood activities. Snowball sampling is a useful strategy when respondents are unknown, or difficult to approach directly³² which was applicable in this context. Given we were interested in the network of income generating activity, it is a particularly appropriate strategy³³. TBC staff and other community members in camp also provided assistance in identifying and contacting these individuals.

Secondary livelihood interviews were held with friends and family helping in stores, households raising animals, and a number of refugee farmers selling fresh produce to FCS businesses (Figure 1). This was important to assess and quantify the flow-on livelihood impacts arising through the FCS, in accordance with our evaluation framework. Interviews or group discussions were held, depending on what was feasible, and most appropriate for the community members involved.

Focus group discussions (FGD)

In Tham Hin and Nu Po, FGDs were held with members of the refugee-led Camp Committees, Livelihoods Committees, and the FCS Working Groups. These bodies have a central role in overseeing many camp activities, and thus representatives provide a useful insight in relation to the FCS and potential livelihood impacts. This was particularly useful to provide an understanding of the broader impact of the FCS at a community level.

In Tham Hin, a FGD was held with camp members engaged in agricultural practices at a local community-run farm, supported through the Catholic Office for Emergency Relief and Refugees (COERR). COERR is CCSTDPT agency delivering various programs to support the refugee community in camps, including livelihood assistance in the form of agricultural training, seed distribution, and the support of community gardens³⁴. FGD participants included 11 refugee farmers (3 female, 8 male), and three community members working for COERR. The discussion format provided a valuable overview of farmers' collective experience. Conversation among group members conveyed a range of responses, but also emphasised experiences that were common.

Responses from KII and FGD, as well as observations in the field, were recorded through detailed note taking. Field notes were compiled and organised, with emerging patterns identified, in relation to both quantitative and qualitative responses. Information was considered in themes, as outlined by our evaluation framework.

Results from fieldwork, along with findings from the other evaluation activities, were collated and presented to TBC management staff so they were able to provide additional input, and consider recommendations.

Ethical considerations

All evaluation activities were conducted in accordance with the TBC Code of Conduct[†], and with consideration of ethical principles pertinent to working in a cross-cultural context, and with refugee populations³⁵. For participants involved in fieldwork activities, an explanation of the nature and purpose of this evaluation was explained, and verbal consent provided. All interactions were conducted in a respectful manner, and discussions regarding personal information, such as business profits and income, were approached with particular sensitivity. Consideration was also given to ensure the methodological approach was appropriate to the context, and focused on providing meaningful, valuable results for the refugee community^{35,36}.

FINDINGS

Vendor Livelihoods

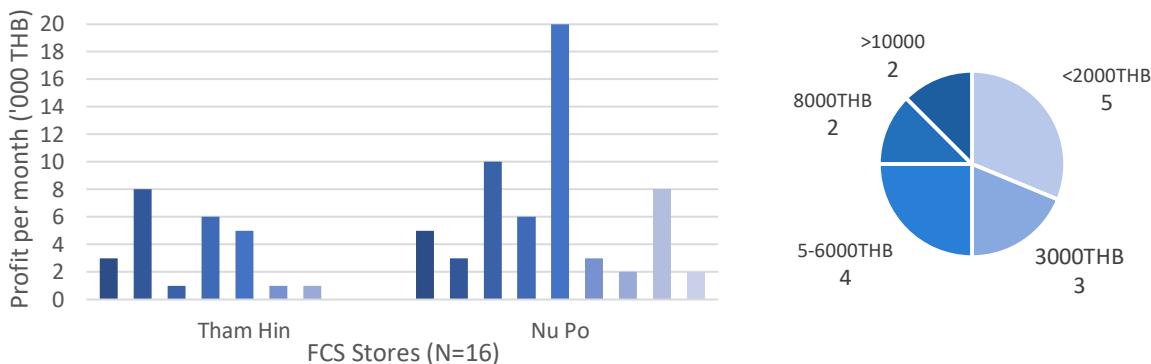
The FCS directly impacts the livelihoods of participating vendors through generating employment opportunities and contributing to growth of pre-existing businesses. While the vast majority of vendors previously owned a store in camp, there were three new vendors in Nu Po who began their business operations as a result of the FCS implementation. All three new vendors were previously engaged in livelihood activities within camp, but reported joining the FCS to improve their income generating capacity, as well as a desire to learn new skills in business. It is important to note that vendor selection now includes a criterion that vendors must already own an existing shop in camp.

Existing storeowners also reported significant changes to their businesses. Many vendors stated their trade has expanded as a result of the FCS, explaining they now stock a larger number of items, see more customers, and sell a greater amount. This increase in sales pertaining to FCS items has also contributed to an increase in profit. In comparison to before the FCS, 18 out of 21 vendors who commented, state their business returns are now greater. Not all vendors interviewed were willing or able to quantify the extent to which profitability changed, however, of the 16 who provided this information, profit estimates ranged between 1000 THB to 20,000 THB (\$45-900AUD) per month. Eight vendors stated a return of 3000THB (140AUD) or less, six reported earning between 5-8000 THB (230-370AUD), and two businesses estimated they made more than 10,000 THB (460AUD) per month. Individual FCS store profits in each camp, as reported by vendors, are outlined in figure 2.

One vendor in Tham Hin reported a decline in business and reduced financial return following implementation of the FCS, suggesting the increased number of stores operating in camp detracted business from her store. On average, vendors in Nu Po described greater profit than vendors operating in Tham Hin.

[†] The TBC Code of Conduct is compliant with the Australian Aid requirements for funded NGOs, as well as those of the UK Charity Commission

FIGURE 2: Reported individual vendor profit per month, and summarised according to amount earned (THB)



Evidence of secondary employment

The potential for FCS vendors to support additional livelihood activities was clearly demonstrated during camp visits. Across all three camps, FCS vendors commonly received help with the daily tasks involved in running a store. Some duties described include packaging and arranging products, minding the store, and delivery of purchased items to households. Although this assistance was widespread, the extent to which individuals received an income for their work varied between camps. In Mae Ra Ma Luang and Tham Hin, this assistance was largely unpaid and provided by family or friends. Two shop owners reported giving gifts such as clothes or food in lieu of cash payments. One vendor described occasionally paying someone to make deliveries if family members were unavailable.

In contrast to this, paid employment was evident to a much greater extent in Nu Po, with approximately half the FCS vendors (6/11) employing someone on a regular basis. This work mostly occurred during the busy times around card top-up, and employees were paid between 150THB and 200THB (7-9AUD) a day. In total, FCS vendors reported spending between 1500THB and 6000THB (70-275AUD) per month on wages. For individuals engaged in this work, they reported earning between 500 and 3000THB (22-140AUD) per month, depending on the nature of their role, and the time for which they were required.

In particular, delivery was much more common in Nu Po, and was a service provided by all vendors. Given the layout and geography of the camp, delivery to households was considered both useful for cardholders, and feasible for vendors. TBC staff noted that although it was not a requirement for FCS stores, delivery had become an expected component of their service. One vendor expressed concern at the additional work this required in order to remain competitive.

Vendors in all camps also reported employing community members for assistance with labouring work. As a result of their involvement with the FCS, a number of vendors described undertaking renovations, or extending their existing stores. This work was occasionally completed by family, but most often additional help was required. While not ongoing employment, this labouring is another livelihood activity supported through the FCS.

Support of other industry in camp

Although the majority of FCS items are procured by vendors from wholesalers, many stores stocked some fresh produce or meat sourced from within camp. This suggests the FCS helps to maintain local farming and agricultural practices. In FGD, Camp Committee members suggested a minimal change to the number of people engaged in agricultural activity associated with the FCS, but an increase in actual production for those already involved. Only four vendors (out of 24 interviewed in Tham Hin and Nu Po) reported not selling fresh vegetables or meat.

Fresh produce

In Tham Hin, all vendors stocking fresh produce reported purchasing supplies through the COERR farm. During FGD with farmers at COERR, increased sales through FCS vendors were described as a common experience. Individual farmers also stated an increase in demand for their produce, and an ability to sell more. This was reiterated by COERR staff, who reported a 30% increase in the farm's total output since the FCS was implemented. They also explained 80% of the farm's produce is sold to FCS vendors, while 20% is sold directly to households.

One farmer estimated making a profit of between 4-5000THB (185-230AUD) per month as result of sales to FCS vendors. Others in the focus group reported similar earnings. Interestingly, the male farmers interviewed often could not quantify the income they derived from their daily activities, explaining their wives were responsible for household finances.

In Nu Po, the supply of fresh produce from within camp to FCS stores came from a more varied number of sources. Vendors reported purchasing from the morning market, an established local market held three times a week, where local farmers and suppliers sell produce. Vendors also bought supplies from farmers who sold directly to their businesses, or through more formal, ongoing agreements. A number of different respondents described the established nature of the market and agricultural activity in Nu Po, and the tendency for people to grow their own produce.

Although the geography of Nu Po allowed greater agricultural production, more local produce was not necessarily evident in FCS stores. Instead vendors often reported that households were able to grow vegetables for their own consumption, or produce was sold and purchased through the existing market. Staff also reiterated, in both Tham Hin and Nu Po, that households engaging in agricultural activities will do so primarily for their own consumption.

Animal raising

Pork sold in FCS stores was commonly sourced within camp; purchased from local households raising animals. The sale of one pig was reported as providing approximately 1000TBH (45AUD), with many households engaged in this activity. In Tham Hin, the individuals we spoke with were all beneficiaries of an animal raising program previously supported by TBC.

Most other protein sources sold in FCS stores, including eggs, chicken and fish, were supplied through wholesalers. Farmers at COERR were raising chickens, ducks and frogs which might be sold to FCS vendors. However, animals raised in camp were often sold directly to households, as this was reported by famers as a more profitable outcome.

Distribution of additional earnings throughout the community

Vendors reported spending their additional income in a number of ways. The most common response was using money to support family needs. More specifically, vendors described buying household supplies, and items for their children, such as clothes or food. Nine of the vendors also stated they used FCS profit to expand or re-invest in their business. This generally involved purchasing more stock for the store, including additional non-FCS items. Increased financial return also provided vendors greater capacity and flexibility in terms of their purchasing power, and therefore enabled better business practice. Of the vendors who reported their spending habits, a third were saving a portion of their profits, often with the intention of supporting their children's future or in preparation for life after the camp. Two vendors were also using this money to support children studying outside the camp.

The ways in which secondary employees of the FCS spent their income were considerably more limited. All individuals reported spending their money on additional food. Some also mentioned

purchasing things for their children. In most cases, this employment was supplementary to other livelihood activities in camp. Despite the limited use of earnings, respondents nonetheless described this work as an important source of additional income for their families.

Other livelihood impacts

It is important to note, the provision of in-kind food assistance was also associated with livelihood opportunities, and these are now decreased in some cases. There has been a reduction of TBC supported stipend staff as a result of the FCS implementation, who were previously required in the process of ration management including warehousing, distribution and monitoring. In Tham Hin, this included camp members involved in the unloading of in-kind supplies. The number and nature of these stipend roles varied between camps, and other positions may also be affected with the introduction of the FCS.

Additional employment was, however, generated through work with local wholesalers. At Nu Po camp, a supplier reported employing four local refugees. These camp members worked full time, delivering products to FCS stores in camp and providing general assistance to the wholesaler's business. This represents another form of employment associated with the FCS, although not directly through vendor businesses

In terms of the supply process, TBC staff also described the positive impact of the FCS for local Thai villages. The FCS allows villagers to sell more produce within the camp, therefore supporting business interactions and the relationship among refugee populations and neighbouring communities. This was particularly evident in Tham Hin, although was mentioned by TBC staff in all three camps visited.

FGD with Camp Committee members also highlighted a broader potential livelihood impact in the camp community. They described the more efficient nature of the buying food through the FCS, compared to the time consuming and onerous process of collecting in-kind rations. As a result, they suggest cardholders now have more time, and a greater flexibility to pursue other livelihood activities, generally outside of camp.

The added time-efficiency afforded through the system was also raised in relation to community members selling meat. Instead of going door-to-door, these individuals are also granted more time and flexibility when their products are sold through the FCS.

Factors influencing FCS livelihoods

In FGD with members from Camp Committees in Nu Po and Tham Hin, variation in vendor success and profitability was reported, and attributed to a variety of factors. The skills and motivation of vendors was considered critical, and was evident in our observations of FCS stores. TBC staff also reported the importance of business acumen, and individual commitment in achieving success through the FCS system. However, the inherit limitations to operating a business in the camp environment were also noted. A number of vendors acknowledged a limited capacity for business growth, given the fixed number of potential customers, minimal resources within the community, and competition from other stores.

In Nu Po, a major concern raised in FGDs was the challenges of working with a single supplier. The lack of wholesale competition to FCS stores was described as negatively impacting both businesses and cardholders. This was reiterated in interviews with vendors, who complained of increasing wholesale prices, and frustration at their restricted ability to source products elsewhere. TBC staff were aware of this concern, and also acknowledged the potential difficulty in dealing with a single supplier.

With regard to local agricultural supply, challenges in maintaining production throughout the dry season were reported by farmers, vendors and staff alike. Vendors also explained some produce

could not be grown locally, or was much cheaper from outside, and therefore was purchased through external suppliers. A number of vendors, however, did report customer preference for organic and locally-sourced produce.

TBC staff also spoke more broadly of barriers to greater agricultural activity in camps. As this work is labour intensive and requires considerable commitment, staff suggest agricultural engagement is perhaps constrained by the uncertainty of future option associated with living in a refugee camp.

DISCUSSION

This evaluation focused on clarifying the nature and extent to which vendors and other community member's livelihoods are influenced by the FCS. Our results illustrate the network of community members engaged with the system, and demonstrate a clear benefit for these individuals and their households.

The FCS's capacity to support productive livelihood activities in the camp was an important finding reflected in the experiences of vendors and other community members alike. It provides an opportunity for individuals to engage in meaningful activity day-to-day, while also contributing to increased income at the household level. Both vendors and secondary employees reported additional earnings as a result of their involvement with the system. Although profits varied, our findings indicate FCS vendors are able to earn a respectable income through their business activities. The amount derived through secondary livelihoods, although much less, was also significant for families. As our results demonstrated, the benefits of access to additional resources are many. An increase in income is associated with greater independence and autonomy, and also improves the capacity of refugees to support themselves and their families.

The benefits of finding work, however, are not only confined to those associated with financial gain. Skill development also represents an important component of the livelihoods impact of the FCS. For vendors, this includes not only formal training, but also occurs through the informal learning of daily business interactions. Our observations indicate a level of knowledge and skills derived through participation in the FCS, for vendors and other community members, which will potentially have value beyond its implementation. These findings, in relation to the transferable and enduring nature of skills associated with the FCS, reflect commonly stated objectives of livelihood programming⁵. They emphasise the importance of engagement in livelihood activities, both with regard to their quality of life in camp, and also in preparation for future options.

Our findings also demonstrate the benefits of the FCS span a number of actors in the community. A common criticism of similar programs is that such benefits often concentrate on relatively few individuals^{5,23}. To a certain extent, this is true for the FCS, with vendors (although refugees themselves) representing a select and privileged group in relation to the total camp population. However, we observed the positive outcomes associated with the FCS also extend beyond individual business owners, to family, friends, and the whole vendor household. The unpaid assistance commonly observed in all camps significantly contributes to the FCS livelihood impact, and is an important finding in this evaluation. Despite not receiving any financial reward, other benefits associated with employment are still applicable to the individuals involved. This includes developing skills and social capital, as well as the chance to be involved in meaningful activity in camp. The broader advantages to livelihood engagement, such as benefits in welfare and health, are also likely to extend to vendors' households, and other family or community members engaged in the system

With regard to secondary livelihood activities, our results demonstrated that local community members engaged in the supply process were generally beneficiaries of other livelihood programs. Farmers and households selling to FCS stores were all operating with support from NGOs. In this respect, the FCS can be considered a useful adjunct to exiting livelihood programs. As was previously noted by TBC, engagement in the FCS supply chain resulted in a 40% sales increase for CAP participants. The income derived through supply to FCS stores reported in the FSL evaluation were

also similar to the findings of this evaluation. These results reiterate the importance of existing livelihood programs with regard to providing opportunities for agricultural production. Importantly, they also highlight the capacity of the FCS to further support the beneficiaries of these programs.

In order to determine the indirect flow-on effects to livelihoods, this evaluation considered how additional FCS earnings were distributed throughout the community. Our results illustrate spending in this context largely centred on the basic needs and requirements of households. All interviewees reported using FCS income to purchase additional food, and products for their children. This not only reflects the immediate priorities of families, but also the nature of life in a resource-limited, refugee camp context. Significantly, these purchases represent an increase in spending at other stores in camp. This contributes to local business activity, and potentially adds to the buoyancy to the camp economy. Although an exact money trail was not established, our results provide significant understanding of how vendor profits are circulating in the local market. This suggests the FCS may have a positive multiplier effect to the camp economy, as has been reported in other contexts^{17,23}. However, precisely quantifying this effect is beyond the scope of our evaluation.

In addition to these spending habits, vendors also described returning profits to their businesses, or saving for the future. Although this money is not entering the economy directly it can still be considered in relation to livelihoods. Investing money in FCS stores demonstrates the capacity for business to grow, as well as a motivation from vendors to maximize their earnings. The ability of some to accrue savings suggest the income these vendors received is beyond the day-to-day expenses, and therefore enables them to be better prepared for future needs.

Another important point we noted in regard to spending habits was that women in camp usually took responsibility for financial control. It is well recognised in development contexts that women spend money more productively than men³⁷. Taking this into account, it is unsurprising the spending pattern we observed tends to be focused on the immediate needs of the family.

While the FCS can add value to the whole camp economy, inevitably there was variation in the degree of benefit gained through the system for individuals involved. A pertinent example of this is the decrease in profit reported by one vendor. As an anomaly to the common vendor experience, this finding is interesting to note, and can potentially be explained with consideration of market effects. With more FCS stores operating in camp, there is increased competition. Therefore, despite one vendor's loss in profits, it could be argued that a more equitable distribution of benefits for others is achieved. Market forces are at play, and in this respect, the FCS reflects the realities of any typical business environment. Maintaining healthy business practices is important. Personal commitment, as well as business skills are required, and rewarded through the system. As Jacobsen and Fratzke explains, the success of livelihood interventions is largely dependent on individual motivation⁵, and this was reiterated throughout our fieldwork activities. These findings also allude to the well-reported, complex ways in which voucher systems can influence economies^{19,20,38} and point towards the need for careful monitoring of market impacts. The impact of the FCS on businesses operating outside the system could be explored further in the future.

Other external factors play a role in FCS outcomes, which are also important to consider. The ways in which livelihood opportunities manifest as a result of the FCS will, for example, be dependent on each camp context. The need for livelihoods support to be contextually relevant and appropriate to the setting is well understood, with differences between camps a central consideration to TBCs livelihood programming^{3,5}. These differences, and how they influence livelihood practice, are also highlighted in our findings. In Nu Po, there was greater access to agricultural land, however more challenges associated with having a sole supplier. Given the compact nature of Tham Hin camp, the demand for delivery service through vendors was considerably less. Although well known, an awareness of different contextual factors is also important to consider in understanding the livelihoods impact of the FCS.

Seasonal differences and their impact on food security are well known, and our observation in the dry season further reiterated the significant influence of factors external to the system. April and May are the driest months in Thailand, with agricultural production limited by minimal rainfall³⁹. Given fieldwork for this evaluation occurred during the dry season, it is important to note our results provide the most conservative estimate of local agricultural supply to FSC stores.

Evaluation limitations

One of the limitations of this evaluation was the quality of interpreting provided in Tham Hin. As TBC staff were unavailable, assistance was provided by local interpreters from camp. Their skill and experience created some difficulties in the data collection process, with a language barrier at times limiting the breadth and detail of information obtained. TBC staff provided interpreting in other camps, which greatly assisted quality of data collection.

Challenges in identifying and accessing secondary employees of the FCS limited our ability to organise FGDs as planned. Referrals through vendors proved difficult, in part due to the various ways in which these individuals engage with the system, and the informal nature of the supply chain process. Our fieldwork also coincided with an important national holiday, and as a result, some community members were absent during our visit. This was particularly noticeable during our time at Nu Po. Of the secondary employees we were able to contact, it was often more practical to conduct interviews individually. While this provided useful insights, understanding of the secondary livelihoods impact was limited by the number of people with whom we spoke.

Also important to consider with respect to this evaluation, is the uncertainty as to whether our observations occurred as a direct result of the FCS implementation. The descriptive nature of evaluation fieldwork was invaluable to assess current experiences of the FCS, and was considered a feasible method within the time frame available. However, with respect to assessing impact, this approach is somewhat limited²³. Without appropriate comparison, it is difficult to determine conclusively the extent to which observations are entirely attributable to the FCS.

CONCLUSION AND RECOMMENDATIONS

This evaluation firstly has demonstrated the ways in which the FCS contributes both directly and indirectly to the livelihoods of the refugee population living in TBC camps. In light of our findings, and in consideration of best possible outcomes for those involved in the FCS, the following recommendations are made:

- TBC should continue to support the FCS. While maintaining food security, this system contributes to strengthening livelihood opportunities for the refugee community in camps. It therefore brings additional benefits, associated with engagement in livelihood activities, to a number of households involved in the system. In addition, positive indirect impacts to the local economy indicate a broader benefit to the whole camp community. In an environment where minimal livelihood opportunities are available, a program such as this is therefore of immense value.
- TBC should promote agricultural production in camp, and an increased supply of locally sourced produce to FCS stores. Our findings indicate there is capacity for more fresh produce to be sold through the system. Therefore, additional livelihood benefit could be derived through greater agricultural engagement.
 - Where possible, TBC and other CCSDPT LWG agencies should continue to support existing agricultural livelihood activities. Given the limited resources, and known challenges associated with productive agriculture in the camp environment, these programs are central to ensuring local produce is available for sale in FCS stores. Our results indicate that the beneficiaries of existing livelihood programs are the most likely to be engaged

with the FCS. Therefore, parallel support of agricultural practices, and promoting the integration of existing activities within the FCS supply chain, is particularly important. This has the potential to enhance secondary livelihoods' reach of the FCS, while also maximizing the benefit for refugee farmers at an individual level.

- TBC should also encourage independent local producers to engage with FCS vendors as a potential platform to sell their goods. The business opportunities afforded through the FCS should be broadly promoted in the community, as a means of engaging a larger number of local suppliers, encouraging competition, and maximizing the fresh produce sold in stores. This could also help to mitigate any potential negative effects or decreased business experienced by neighbouring households selling produce.
- In camps where the FCS is newly implemented, TBC should actively promote the FCSs capacity to support local livelihoods within the community, to help ensure good-practice is established early on. This includes reiterating the importance of good business practice to vendors, and the potential to source produce locally.
- Support the ability of FCS vendors to maintain sound business practices through ongoing education and training.
- Consider allowing refugees who do not already own a business to become FCS vendors, if due ability and business mindedness is demonstrated. This will ensure that the livelihood benefits of the FCS are accessible to community members who are capable and willing to be involved, and not restricted to a select group within the community.
- Continue to ensure the market environment in which FCS vendors operate is conducive to their success. Only the more profitable businesses were able to employ other community members and provide them with an income. Therefore supporting vendors to be successful not only brings benefit to their households, but is also linked to the capacity of FCS stores to support secondary livelihoods. TBC has some control over the nature of the market place, and careful consideration should be given as to how best to maximize the likelihood of vendor profitability and success, in particular, with regard to the number and location of FCS stores in each camp.
- Consider ongoing monitoring of vendor profits, based on the direct costs, and information readily available through existing TBC records. This will provide an insight into the performance of different FCS stores, the distribution of benefits in the system, and how this evolves over time. Understanding variation in vendor profit could also point towards examples of best- or poor-practice, and help identify factors contributing to these outcomes. Therefore, monitoring profits can provide a useful overview of FCS businesses and their success, and help contribute to ongoing system improvements.
- Further explore potential unanticipated system impacts, in particular how other non-FCS business, and local producers not engaged with the FCS are affected by its implementation. There was minimal evidence to suggest negative impacts for other local traders or households, however a detailed market study was beyond the scope of this evaluation. A more extensive assessment of the potential negative effects is important both to fully understanding the livelihood impacts of the FCS, and also in order to mitigate their effects.
- Stipend staff affected by the implementation of the FCS, where possible, should be reallocated to other positions that come available in camp in order to minimize the impact to individuals.

These recommendations all seek to strengthen what has been shown to be a positive impact of the FCS in terms of supporting livelihoods. In this way, the benefits and improvements to health, self-worth, and increased independence will continue to be experienced by the refugee community living in TBC camps.

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APPENDICES

Appendix 1: Search strategy

Relevant academic literature was sourced using the SCOPUS database. Two separate searches were conducted, firstly in relation to food voucher systems and the promotion of livelihoods in a refugee context, with the second focused on health and welfare outcomes associated with refugee livelihoods. The search terms and results were as follows:

1. TITLE-ABS-KEY ("cash transfer*" OR "cash based interventions" OR "food assistance" OR "food aid" OR "electronic food voucher*" OR "electronic food card*" OR "e-food card*" OR "e-food voucher*" OR "food voucher*") AND TITLE-ABS-KEY (livelihood* OR employment OR "economic inclusion" OR "income generat*") AND TITLE-ABS-KEY ("Protracted displacement" OR refugee* OR "displaced people" OR "displaced persons" OR "IDP"). 17 results.
2. TITLE-ABS-KEY (health OR wellbeing OR welfare) AND TITLE-ABS-KEY (livelihood*) AND TITLE-ABS-KEY ("Protracted displacement" OR refugee* OR "displaced people" OR "displaced person*" OR "IDP"). 73 results.

Exclusion criteria: articles published more than 10 years ago, in a language other than English, or relating to refugees resettled in high-income countries.

A basic Google search was also conducted to access the grey literature available on the topics of interest. Key terms included 'refugee livelihoods' and 'cash transfers', with a specific search of existing examples of 'electronic food card/voucher systems in refugee contexts' also conducted. Inclusions in this web search were limited to organisational reports, and specific program documentation.

Key TBC documents

1. TBC Annual Reports
2. TBC Strategic Plan 2017-2019
3. TBC FCS Cash transfer pilot program: End evaluation (Kweyu 2017)
4. CCSDPT LWG Strategic Plan 2017
5. CCSDPT Situation perspectives and durable solutions: Livelihood programming with refugee and return communities along the Thai-Myanmar border and in Southeast Myanmar (Costa 2017)
6. External assessment of the FSL Programme in Burmese refugee camps in Thailand (Guluma 2017)
7. Baseline livelihood vulnerability analysis of refugee camps along the Thailand-Burma Border (Tango International, 2011)
8. TBC Nu Po Camp profile 2019
9. TBC Tham Hin Camp Profile 2018

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