

# Reference Guide for Humanitarian Cash Transfer Programming in the Philippines

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## INTRODUCTION

The Philippines experience in humanitarian Cash Transfer Programming (CTP) started way before super Typhoon Haiyan. These are in 2009 Typhoon Ketsana, 2011 Tropical Storm Washi and 2012 Typhoon Bopha. In 2012, humanitarian agencies have since then organized ad hoc cash working groups to guide and support CTP, however, the dwindling structure disbanded in 2013. Despite this, the use of CTP in humanitarian programming and response continue to progress and used in both natural disaster and conflict emergencies.

The in-country experience and enabling environment called for the revival of the cash working group. OCHA together with humanitarian agencies in March 2015 formally re-organized the Humanitarian Country Team (HCT) Cash Working Group (CWG) as it is known today. The HCT CWG is governed by an 11 membership Steering Committee<sup>1</sup> tasked to initiate discussions and advocate on cash transfer programming in emergencies<sup>2</sup>. The general membership is open to agencies and those who have interest in CTP. The CWG serves as a technical collaboration platform and learning related to CTP in emergency response, preparedness and development activities in the country<sup>3</sup>.

Cash transfers have the potential to give disaster affected communities greater flexibility and choice. CTP can promote, among other things, people's dignity by transferring choice to them, as well as support local markets. Risk should be weighed up also comparing those of in-kind aid<sup>4</sup>. Cash-transfer interventions are increasingly considered by donors and humanitarian agencies as an appropriate emergency response to meet immediate needs for food and non-food items, and to support the recovery of livelihood<sup>5</sup>

## PURPOSE

This reference guide is designed for humanitarian agencies and other stakeholders that intend to consider CTP as a modality of response in either medium to large scale natural disaster or conflict related emergencies. It will provide a quick reference guide for deciding on what CTP modality can be considered, how and when to use cash. It will provide planners and programmers an overview of key components of CTP in emergencies<sup>6</sup>. It will include operational and reporting protocols.

This reference guide puts together relevant information from various sources localized to fit the country context. It does not provide programmatic and operational details.

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<sup>1</sup> Philippine Red Cross, OXFAM, World Food Programme, UNICEF, UN OCHA, ACF International, World Vision, Plan International, Save the Children, CARE International and ILO

<sup>2</sup> Cash Working Group – Steering Committee Terms of Reference and Action Procedures, March 2015

<sup>3</sup> Cash Working Group Terms of Reference, March 2015

<sup>4</sup> Humanitarian Guidance Note: Cash Transfer Programming, DFID, November 2013

<sup>5</sup> Cash-Transfer Programming in Emergencies, OXFAM GB, 2006

<sup>6</sup> Humanitarian Guidance Note: Cash Transfer Programming, DFID, November 2013

## TERMINOLOGIES AND DEFINITIONS

Cash Transfer Program (CTP)/Cash Grants	The provision of money or vouchers to individuals or households, either as emergency relief to address basic needs or as recovery support to protect/re-establish livelihood/economic productive activities.
Unconditional cash transfers	Given to beneficiaries or households without the recipient having to do anything in return. They can be provided to meet immediate needs and/or build assets to protect themselves and increase resilience against future shocks and stresses.
Conditional cash transfers	Where beneficiaries are required to fulfill a specific obligation or activity (such as attending school, building shelter, attending nutrition class) to receive the transfer. Cash for work is an example of a conditional transfer.
Cash grants for livelihood recovery	Differ from micro-finance in that beneficiaries are not expected to repay the grants, and the financial services provided are not expected to continue in the long term.
Voucher	<i>Commodity Voucher.</i> These are exchanged for a fixed quantity and quality of specified good or services at shops or markets participating in the scheme. It is similar to in-kind aid except that in this case – assistance is accessed at local markets through traders. <i>Cash Vouchers.</i> This is another type of voucher where it indicates a certain cash value (e.g. Php5, Php20, Php50, Php100, etc.). Beneficiaries of cash vouchers can use these to purchase goods from traders or retail stores participating in the project. <i>Combination (cash/commodity) Vouchers.</i> These combine the characteristics of cash and commodity vouchers.
Remittance transfer	A payment method whereby beneficiaries are provided with cash through a remittance company that will ensure the beneficiary can pick up their cash in one of their branches or network.
E-Transfers (electronic transfers)	A method for paying people. It includes access to cash through mobile money, to goods/services through mobile vouchers, or to payments made via ATM, credit or debit cards. <i>Mobile Money.</i> Digital money stored in an electronic wallet on a mobile phone.

## OPERATIONAL CONDITIONS NEEDED FOR CASH TRANSFER PROGRAMMING

The following are some key factors to consider when deciding to use CTP:

- ✓ Coordinated assessments<sup>7</sup> including analysis of local gender dynamics provide clear intervention objective on the feasibility of using CTP
- ✓ Availability and accessibility of cash transfer mechanisms (mobile operatives, financial institutions and providers)
- ✓ Accessible and safe functioning markets with readily available commodities or services at the required quality, quantity and frequency for the given project duration accessible to the beneficiaries; market elasticity and adequate regulation to minimize inflation.
- ✓ Cash is widely used in development context and affected population are open to participate in the program
- ✓ Agreement with financial service providers and safe receipt of resources are in place
- ✓ National and local governments, humanitarian agencies and implementing partners have sufficient organizational capacity and systems to deliver project – involve logistics, finance, IT and information management, and legal advice as needed

<sup>7</sup> These are inter-agency market assessments led by (1) international agencies including the UN; (2) national and local government; and (3) local NGOs.

- ✓ Inclusion of CTP within the response plans of the government and humanitarian agencies including knowledge of aggregate input/impact
- ✓ Accountability, monitoring and evaluation systems in place to demonstrate continued appropriateness of the cash intervention and implementation methods used.

#### PLANNING CASH GRANT INTERVENTION

- Consult the affected population, government officials, local leaders, other international/local NGOs about the proposed CTP
- Explain the purpose of the CTP to the community
- Strengthen community-based groups, or establish a committee
- Recruit and train project staff, field monitors, finance staff to assess, supervise and monitor the CTP
- Develop targeting criteria
- Set the value of the cash grant
- Develop a system for paying the beneficiaries
- Collect baseline information to plan and monitor the receipt, use and impact of the grant
- Develop a monitoring mechanism

Source: OXFAM GB, *Cash-Transfer Programming in Emergencies*, Edited by Pantaleo Creti and Sussanne Jasper, 2006

## PROTOCOLS AND REPORTING

### A. Coordination

During Preparedness	During Emergencies	
<ul style="list-style-type: none"> <li>• The HCT CWG will be the primary coordinating body and will adhere to its roles and responsibilities as stipulated in its ToR<sup>8</sup>.</li> <li>• The leadership/ chairpersonship of the HCT CWG is rotational every quarter and come from the composition of the 11 CWG Steering Committee membership with the exception of UN OCHA.</li> <li>• UN OCHA shall function as the permanent Secretariat of the HCT CWG. It shall serve as the repository of all related documents to include but not limited to meeting minutes and directory. It shall ensure that relevant documents are accessible to members</li> </ul>	<p>When the government calls for in-country support due to the impact of medium scale disasters like typhoon or in protracted conflict situations, and where there is coordination hub established by OCHA, it shall lead the cash coordination. The CWG ToR shall be the reference and guide for roles and responsibilities.</p> <p>When there is no OCHA presence, the coordination protocol are as follows:</p> <ul style="list-style-type: none"> <li>• The HCT CWG will be the primary coordinating body and will adhere to its roles and responsibilities as defined in its ToR.</li> <li>• In areas where CWG members have operational presence and CTP is a modality of response,</li> </ul>	<p>For large scale emergency and when there is a call from the government for international support. UNOCHA shall take on the leadership of coordinating CTP. In addition to the identified roles and responsibilities of the chairperson in the CWG SC ToR, it shall include the following:</p> <ul style="list-style-type: none"> <li>• Ensure that gaps and duplication in implementing CTP is avoided.</li> <li>• Establish the platform for negotiation and advocacy to address perceived or real risks and enables shared learning.</li> <li>• Ensure a systematic approach on resourcing and linkages between cash coordination mechanisms at national and sub-national levels, and outputs feed into</li> </ul>

<sup>8</sup> HCT CWG Terms of Reference (ToR) was approved by the HCT in April 2015. It also contains the Roles and Responsibilities of the Chairperson, Secretariat and Members. It can be accessed through the Philippines humanitarianresponse.info/cash section website.

During Preparedness	During Emergencies	
<p>by uploading and updating the cash page at the humanitarianresponse.info Philippines.</p> <ul style="list-style-type: none"> <li>• CWG members shall share important information and relevant researches on CTP in response preparedness.</li> <li>• The HCT CWG Steering Committee members shall continue to build the capacity of CTP stakeholders, strengthen networks and advocate for a more coordinated CTP.</li> </ul>	<p>any CWG SC member shall initiate and lead the coordination of CTP in the area.</p> <ul style="list-style-type: none"> <li>• The lead agency shall be accountable to provide regular update and share information to the HCT CWG SC.</li> <li>• If and when applicable the HCT CWG ToR shall be the lead agency's reference and guide of roles and responsibilities.</li> </ul>	<p>the overall humanitarian response.</p> <ul style="list-style-type: none"> <li>• Ensure a collaborative action that help enable all actors to fulfill their responsibilities for cash coordination.</li> <li>• Serve as the repository of all relevant information and ensure that it is available and shared with all CTP agencies, clusters, the humanitarian system, donors, government partners and other relevant national actors.</li> </ul>

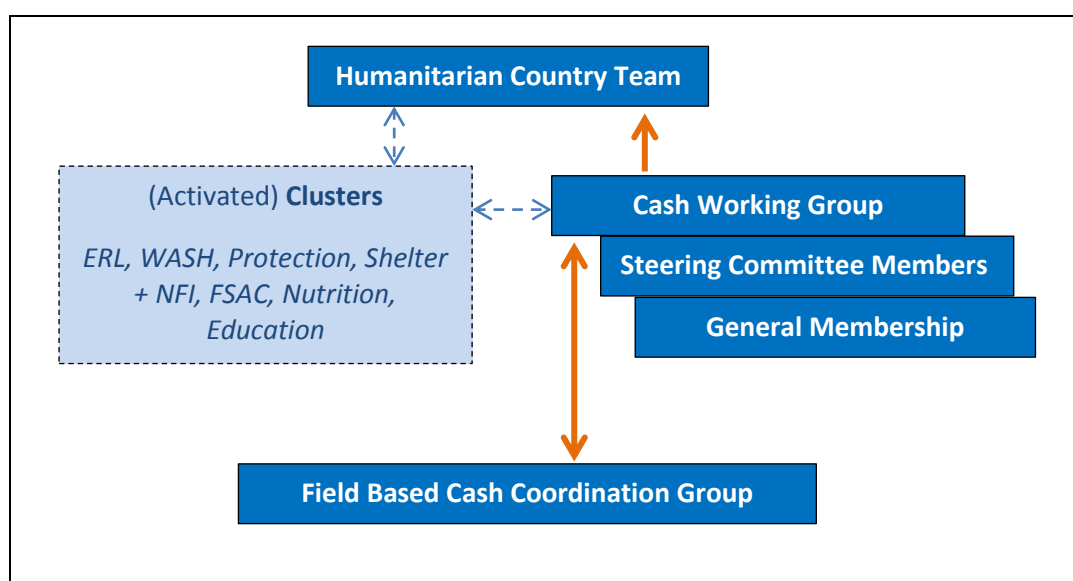
## B. Reporting Protocol

### During Preparedness

The HCT CWG will be the platform for reporting. The members shall share information of their completed, on-going and planned CTP using the agency mapping template (*template attached as Annex*). Member agencies should share this information within the CWG bi-yearly through OCHA - CWG permanent Secretariat, for consolidation and translation into an infographics accessible at the humanitarianresponse.info.philippines or upon request from the secretariat.

### During Emergencies

- A. When responding to medium scale emergency, mobilizing in-country capacity both local and international and where there is no OCHA presence, the CWG agency member already present in the area shall establish and lead the field based cash coordination mechanism with the following reporting mechanism.

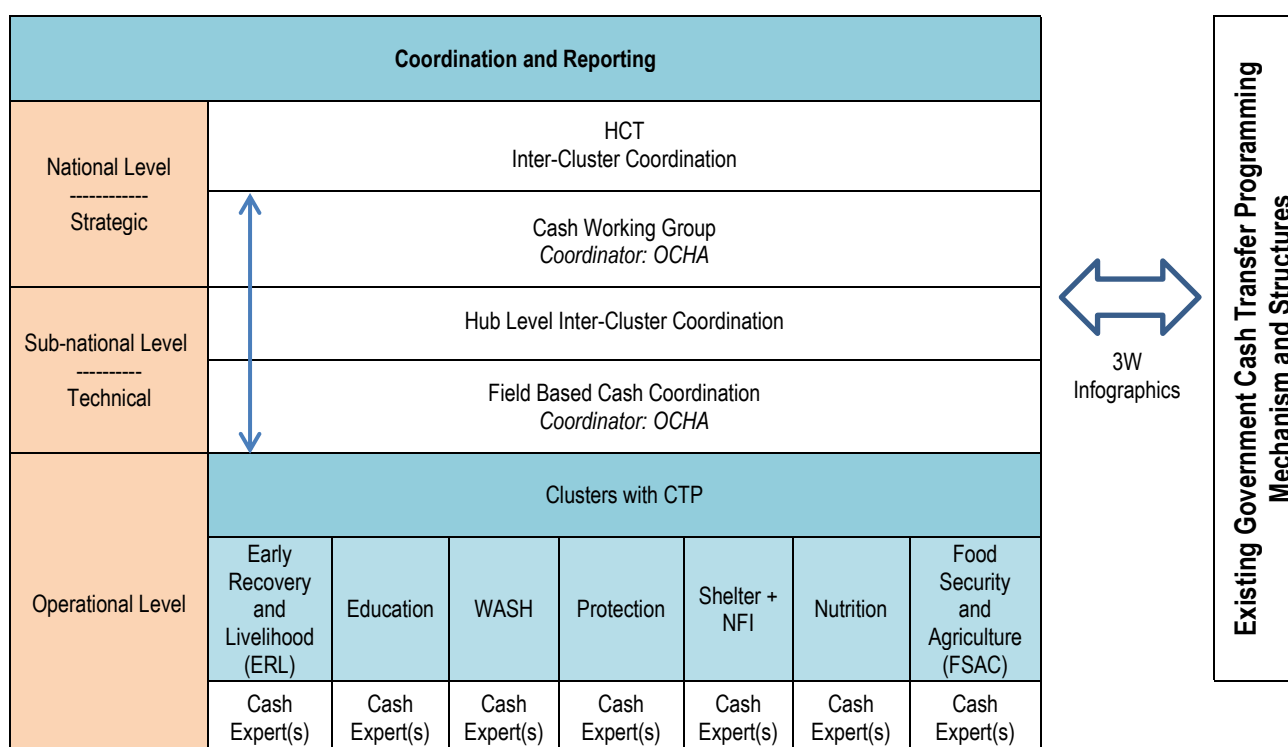


The reporting template and frequency shall be determined by the CWG in a consultative forum. It shall be shared, reviewed and updated when needed to ensure that it fits appropriate context and purpose of use. Access to the reporting template shall be through the Secretariat or HCT cash webpage in the humanitarianresponse.info.philippines. There shall be 2 reports for sharing, one for conditional cash transfer and unconditional cash transfer when appropriate.

The following minimum information in the template shall be shared:

- a. Region
  - b. Province
  - c. Municipality
  - d. Number of household beneficiaries; Male and Female. Sectoral classification like number of persons with disabilities, solo parents, child headed household, single headed household and senior citizen
  - e. Mode of Transfer – mobile money transfer, cash cards, vouchers, etc.
  - f. Purpose – livelihood, shelter, WASH, health or other basic services, cash for work, cash for care work, cash for debris clearing, NFI, Food items, etc.
  - g. Grant amount per household – include details per purpose if multi-purpose cash transfer.
- B. The HCT Cash Working Group composed of diverse members with extensive CTP implementation experience will continue to function as the main coordination platform. At both national and sub-national level, and as protocol, OCHA shall stand-up to lead the coordination mechanism, and make sure that outputs feed into the humanitarian system’s response planning and strategy through the ICCG and HCT fora.

When there is a government led mechanism with operational and functioning structure focus on CTP during the response phase; the HCT Cash Working Group at all levels shall interface and work closely with government led coordination mechanisms. Both CWG and Field Based Cash Coordination Groups shall serve as a platform and converging point to address gaps and challenges especially duplications.



The existing agency mapping template/reporting template and its minimum indicators will serve as guide in reporting CTP interventions during the response and early recovery phase.

## DELIVERY MECHANISMS

Depending on the scale and type of emergency with assessment data and secondary information, delivery mechanisms for cash during a response may vary. Geographical context, cultural sensitivities, existing government cash mechanisms are some of the factors to consider. According to a 2011 CaLP study the common practices in the Philippines are:

- Hand-to-hand distribution for both cash for work and cash grants. This refers to the delivery process where the implementing organization directly and physically disburses the cash assistance to the beneficiaries, without involving any third party. Also called “direct disbursement” and “cash envelop distribution”.
- Paper Vouchers
- Remittance Transfer. This refers to the transfer mechanism where cash assistance is disbursed to target beneficiaries through the system of remittance companies.
- Mobile Phone Transfers. This refers to the transfer mechanism where target beneficiaries receive cash assistance through their respective mobile phone in the form of “cash wallet”. They can encash the cash value in the wallet or use it to purchase goods through partner outlets or stores of the mobile phone company.
- Pre-paid Cards or Electronic Money. This refers to the transfer mechanism where target beneficiaries receive cards that are loaded with the cash value of the assistance they are entitled with. They can then use the cards to purchase goods from participating commercial establishments or encash the value by withdrawing through automated teller machines (ATM).

Either way suitable transfer mechanism should be secure, transparent, efficient and reliable. For every option the following criteria should be considered<sup>9</sup>

- ✓ Availability and access in the area of operation
- ✓ Speed to set-up and roll-out
- ✓ Regulatory environment: is there an emergency policy to relax the Know-Your-Customer (KYC) regulation to ease the issuance of smart/debit cards and/or SIM cards to affected people who lost state-issued IDs?
- ✓ Flexibility. Does the mechanism allow for rapid change to adapt to changes in the field or in the objectives; are the registration/authentication systems flexible?
- ✓ Capacity. How is the delivery mechanism system likely to cope with a sudden influx of withdrawals? How much money can be transferred on any given day?
- ✓ Human capacity needs. Numbers of staff required and their level of skills which may include not only technical teams, but also logistics, finance, IT and administration. For the beneficiaries, consider the required level of literacy, familiarity and preferences
- ✓ Cost. Agency costs are charges, transport, security and training. Beneficiary costs are transaction fees, travel cost, waiting time
- ✓ Security. What risks are posed to the physical safety of agency staff and beneficiaries?
- ✓ Reliability and Risk. Capacity of the system to prevent error, breakdown, diversion and fraud.
- ✓ Transparency. Can the system provide clear detailed and reliable information regarding the transfers

<sup>9</sup> Cash Transfer Programming in Emergencies: Cash Transfer Mechanisms and Disaster Preparedness in the Philippines, CaLP 2011

In identifying appropriate delivery mechanisms implementing agencies should coordinate with national government agencies like DSWD and the local government units. Knowledge and understanding of existing government cash transfer mechanisms and coordination structures are important for planning, implementing and most especially appropriateness of CTP. More detailed information on the role of specific government agencies in emergency CTP are available in “Cash Transfer Programming: The Haiyan Experience”<sup>10</sup>

## IMPORTANCE OF MARKET ASSESSMENT

Cash transfers have been shown to support local businesses and markets. Sometimes markets are too weak or supply cannot respond, in which case cash transfers would not be appropriate and in some cases could lead to inflation. Poorly directed in-kind assistance can flood local markets and discourage production, while – where markets are able to respond – cash can have positive impacts and act as an economic multiplier.<sup>11</sup>

In deciding whether CTP is an option particular context should be considered. Determining this option, keep in mind fundamental conditions. Conduct a simple rapid market assessment and analysis to informed decision making. It can be carried out in a simple conversation with traders and vendors at the local markets<sup>12</sup> using the following guide questions:<sup>13</sup>

- Are markets in the affected areas operating and accessible?
- Are essential basic items available in sufficient quantities and at reasonable prices?
- Are there any restrictions on the movement of goods?
- Is the market competitive? Is the number of suppliers large enough in relations to the number of buyers to keep prices balanced?
- Are traders able and willing to respond to an increase in demand?
- What are the risks that cash will cause inflation in prices of key products?
- Is food available nationally and locally in sufficient quantity and quality?
- Will normal seasonal fluctuations and harvest cycles impact food availability?
- Do government policies or other factors affect food availability?

Market assessment is essential in order to determine whether a cash intervention is appropriate in any particular situation. When time permits, a more detailed market assessment should be conducted. Such in-depth analysis is recommended as part of emergency preparedness measures.<sup>14</sup>

## MONITORING AND EVALUATION

Monitoring and evaluation has been used to capture and share learning. The most obvious question to ask beneficiaries is what they spent the money on. Triangulation is important when doing monitoring and evaluation. This could be talking to non-beneficiaries and other key informants, such

<sup>10</sup> <https://www.humanitarianresponse.info/en/operations/philippines/document/philippines-cash-transfer-programming-haiyan-experience>

<sup>11</sup> Doing cash differently: How cash transfers can transform humanitarian aid, Report of the High Level Panel on Humanitarian Cash Transfers, Overseas Development Institute, September 2015

<sup>12</sup> Cash Transfer Programming Toolkit, Mercy Corps, access link: <https://www.mercycorps.org/sites/default/files/CTP1MethodologyGuide.pdf>

<sup>13</sup> Cash Transfer Programming in Emergencies, Edited by Pantaleo Creti and Susanne Jaspars, Oxfam GB 2006

<sup>14</sup> Ibid

as traders, bar owners, teachers and health workers. Talking separately to men and women is important to understand who controls expenditure and how money is spent.<sup>15</sup>

The following are recommended minimum questions to ask for monitoring cash transfers:

- Did people get the right amount of cash?
- Were the payments made on time?
- What are people spending the cash transfers on?
- Where and how far did people have to go to buy what they wanted? Were the goods they needed available?
- Did the cash distribution have an effect on prices? Did prices of key goods change for other reasons?
- Were the program objectives met?
- Did the program affect household relations and community dynamics? Did it shifted/changed the roles of women and men? Did it increase the vulnerabilities of children?

CTP should be monitored on a regular basis throughout the duration of the program. The monitoring and evaluation should inform if the CTP remains relevant, if it is implemented as intended and having the expected impact. Mechanisms should be established to make sure that regular information is collected, analyzed and acted upon.<sup>16</sup>

The minimum indicators to monitor are as follows<sup>17</sup>:

1. Process indicators
  - Did the beneficiaries/suppliers receive the correct sums of money?
  - Was the payment made on time?
  - Were the beneficiaries and other stakeholders satisfied with the process and methods of implementation?
  - What other relief assistance are cash beneficiaries receiving?
2. Impact/outcome indicators
  - How much have income and expenditure changed since the start of the cash program?
  - How have sources of food and income, and coping strategies, changed?
  - What was the additional income used for? What did people purchase?
  - Were items that households wanted to buy available in the market?
  - What changes took place in market price of key commodities?
  - What are the observable changes in the community and within the household?

## SECTOR GUIDANCE and MINIMUM EXPENDITURE BASKET

CTP can provide flexibility to increase access to basic services. Negotiating this can be difficult. Determining viability of service provision requires detailed analysis in understanding the relationships between State – its related departments, and any involved private sector practices.<sup>18</sup>

<sup>15</sup> Good Practices Review, Cash transfer Programming in Emergencies, Paul Harvey and Sarah Bailey, Commissioned and published by Humanitarian Practice Network at ODI, June 2011

<sup>16</sup> Cash Transfer Programming in Emergencies, Edited by Pantaleo Creti and Susanne Jaspars, Oxfam GB 2006

<sup>17</sup> Ibid

<sup>18</sup> Humanitarian Guidance Note: Cash Transfer Programming, DFID and UK Aid, November 2013



## Beneficiary Targeting

During the initial response to an emergency, especially a sudden-onset disaster, the quick provision of cash transfer is often more important and cost-effective than investing in careful beneficiary targeting. In situations where nearly or all households in the community have suffered similar losses, BLANKET DISTRIBUTION of cash is often appropriate. If resources prevent it, choose a strategic geographic area. If TARGETED RESPONSE best fulfill program objectives, set criteria for beneficiary selection.<sup>19</sup>

The type of beneficiaries will depend on the program objective. In the aftermath of a crisis, multiple channels exist in determining beneficiaries. In the Philippines, sources of beneficiary information can be obtained through DSWD NHTS Listahanan as it identifies the poor and non-poor population nationwide and Local Government Units targeted for the CTP. Similarly, the DSWD Pantawid Pamilya Program is a government flagship program on poverty alleviation that implements nationwide conditional cash transfer. This existing CTP program, mechanism and structure could provide viable information for beneficiary targeting and selection process. INGOs implementing CTP in recovery and rehabilitation will most likely have in-place beneficiary targeting mechanism and often would prioritize its existing beneficiaries for affected areas with their presence.

Beneficiary verification exercise should be completed. This could be undertaken through various methods and where there is an existing agency mechanism. These methods can be potential beneficiaries list posting for the community to provide feedback or for the local government unit to certify actual community members. It is important that this is done in a transparent and consultative manner so as to avoid future grievances, duplications and other program implementation challenges.

## Determining the disbursement mechanism and financial service provider (FSP)

Disbursement mechanisms are the methods beneficiaries use to access cash. Any disbursement mechanism will have benefits and drawbacks. Choose disbursement mechanism that reaches target beneficiaries quickly, safely and economically. It should not create additional cost or burden to the beneficiaries. Some considerations in choosing a disbursement mechanism include the availability of the service provider in the area. Beneficiaries should be able to safely access the provider.

Prior entering into a contract with an FSP for CTP ensure that the FSP is registered to a government financial institution. In the Philippines, the Central Bank of the Philippines is the mandated agency that ensures that all registered FSPs adhere to Know Your Customer<sup>20</sup> (KYC) policies. The CWG sample FSP MOU templates can be used as reference and guide. It can be requested through the secretariat or can be accessed through the humanitarianresponse.info.philippines.

Delivery Mechanism	Cost Components	Remarks
Electronic Payment	-	
Prepaid Card	- Prepaid cards - Loading cash value to the cards - Transaction cost or withdrawals from ATMs	
Debit Card	- Prepaid cards - Loading cash value to the cards	

<sup>19</sup> Cash Transfer Programming Toolkit, Mercy Corps, access link:  
<https://www.mercycorps.org/sites/default/files/CTP1MethodologyGuide.pdf>

<sup>20</sup> <http://www.bsp.gov.ph/searchad.asp?cx=015957416565025896102%3Aazzwpyumxdrw&cof=FORID%3A11&q=regulatory+relief&sa=Search>

	- Transaction cost or withdrawals from ATMs	
Vouchers	- Printing of the vouchers - Service fee of third party payment entity that pays participating traders or stores the equivalent cash value of the vouchers used by beneficiaries.	This is optional depending on the CTP process set-up by the implementing organization.
<b>Banks</b>		

Transaction cost is based on CWG member's current or previous engagement with FSP for CTP.

### Minimum Expenditure Basket (MEB)

The Minimum Expenditure Basket (MEB) is defined as what a household requires in order to meet basic needs – on a regular or seasonal basis – and its average cost. Determining the MEB serves three functions: (a) it is a holistic reflection of need as perceived by crisis – affected populations including those needs that fall outside of traditional sectors e.g. communication, transportation; (b) by determining what should be in it, we know which markets for goods and services should be included; and (c) by influencing the design of the transfer value as it relates to the objectives of the program and reflects the vulnerability of the target group.<sup>21</sup> When computing for actual amount consider inflation rates +/-.

Cluster/Sector	Minimum Amount (Php)	Computation (Php)	List of Items
<b>Early Recovery and Livelihood (ERL)</b>			
<ul style="list-style-type: none"> <li>ILO</li> </ul> <i>Note: Regional minimum wage vary from region to region</i>	1,950.00	310.00 Regional minimum wage (3 months) 990.00 SSS 600.00 PhilHealth 50.00 Accident Insurance	
	2,131.00	491.00 Minimum wage ( <i>Highest minimum wage – non-agriculture</i> ) (3 months) 990.00 SSS 600.00 PhilHealth 50.00 Accident Insurance	
	1,900.00	260.00 Minimum wage ( <i>Lowest minimum wage – non-agriculture</i> ) (3 months) 990.00 SSS 600.00 PhilHealth 50.00 Accident Insurance	
	740.00	Unit Price (as of 2014)	
Personal Protective Equipment/Gear ( <i>Estimate as of 2014</i> ) <i>Note: Amount is dependent on the unit price of items at any given time.</i>		250.00	Long sleeved shirt
		50.00	Buri hat
		50.00	Gloves (cloth)
		280.00	Rubber boots
		100.00	Socks (thick)
		10.00	Dust musk

<sup>21</sup> Operational Guidance and Toolkit for MultiPurpose Cash Grants, Enhanced Response Capacity Project 2014 – 2015, access through: [www.cashlearning.org/mpg-toolkit](http://www.cashlearning.org/mpg-toolkit)

Cluster/Sector	Minimum Amount (Php)	Computation (Php)	List of Items
	1,705.00	Unit Price (as of 2014)	
	Hand Tools (for debris-clearing work) ( <i>Estimate as of 2014</i> )	350.00	Digging bar
		350.00	Shovel
		700.00	Pickmattock/pickaxe
		300.00	Rakes
		5.00	Used Sacks
DSWD <sup>22</sup> • Cash for Work/ Food for Work		75% of the regional minimum wage of covered regions based on latest prescribed rates set by DOLE-NWPC  Maximum of 15 days engagement, the number of days for extension varies based on the work component to be undertaken	
<b>Shelter + NFI</b>			
<i>Needs assessment should identify the shelter and settlement needs of the affected population. Existing contingency plans should be used to inform response activities.</i> <sup>23</sup>			<u>Sphere Project Standard for Non-food Items</u> <sup>24</sup> 1. Individual, general household and shelter support items 2. Clothing and bedding 3. Cooking and eating utensils 4. Stoves, fuel and lighting 5. Tools and fixings  <u>DSWD NFIs for a family of 5 members</u> • Mats • Blankets • Tarpaulins • Hygiene kits • Clothing
DSWD <sup>25</sup> 1. Bunkhouse or Temporary Shelter  2. Emergency Shelter Assistance - provision of limited financial or material assistance, or both, family-victims of disaster whose houses are either totally or partially damaged  3. Modified Shelter Assistance – limited financial or material aid, or both, to augment the resources	The rate varies per geographical area and availability of local construction materials  Per capita cost range 10,000.00–30,000.00 per family  Rate range 70,000.00 per family	<i>No detailed computation provided</i>	

<sup>22</sup> Access: <http://dreamb.dswd.gov.ph/?p=191>

<sup>23</sup> The Sphere Project, Humanitarian Charter and Minimum Standards in Humanitarian Response, The Sphere Project 2011

<sup>24</sup> Ibid, page 243

<sup>25</sup> Access: <http://dreamb.dswd.gov.ph/?p=191>

Cluster/Sector	Minimum Amount (Php)	Computation (Php)	List of Items
<p>of family victims of disasters but with a modified design adaptable to the project recipients socio-cultural background</p> <p>4. Core Shelter Assistance – the provision of environment friendly, structurally strong shelter units that can withstand up to 220 kph wind velocity, earthquakes up to intensity 4 of the Richter scale. Constructed in relocation sites provided by the national or local government units and using locally available materials.</p>	Rate range 160,000.00 per family		
<b>WASH</b>			
<ul style="list-style-type: none"> <li>WASH Cluster Philippines (UNICEF) <i>Minimum content of Hygiene and Dignity Kits – Revised July 2015 and to be implemented beginning January 2016</i></li> </ul>	1,900.00	Unit cost depend on prevailing retail price	
	For hygiene and dignity kits	31.95	12 pcs. Bath soap, bar/135 grams
		43.70	4 pcs. Laundry soap, bar/380 grams
	848.70	47.00	4 pcs. Toothbrush, adult
	Replenishment after 1 month	47.00	2 pcs. Toothbrush, child
	- Bath soap	64.25	2 pcs. Toothpaste, tube/150 ml
	- Laundry soap	19.00	1 pc. Nail cutter
	- Toothpaste	140.00	2 pcs. Malong, wrap around cloth, 38x76 inches
	- Sanitary napkin	25.00	3 packs sanitary napkin, 1x8 pads
	- Shampoo	126.50	1 unit plastic pail with cover, 1x16 liters
		15.70	1 unit plastic dipper, large
		87.00	1 bottle shampoo, 1x500ml
		90.00	1 unit torch/mini flashlight
		125.00	1 unit child potty, plastic, with cover
		65.00	1 pc. Soap box, plastic, for large bar soap
	55.00	1 pc. Whistle, stainless steel	
Optional items ( <i>highly encouraged if funds are available</i> )		- 1 unit clothesline, 10m	
		- 3 packs female underwear, 3 sizes (S/M/L) of 3 pcs. for each size, or total of 9 pcs. per pack	
		- 3 packs male underwear, 3	

Cluster/Sector	Minimum Amount (Php)	Computation (Php)	List of Items
			sizes (S/M/L) of 3 pcs. for each size, or total of 9 pcs. per pack - 3 packs girl underwear, 3 sizes (S/M/L) of 3 pcs. for each size, or a total of 9 pcs. per pack - 3 packs boy underwear, 3 sizes (S/M/L) of 3 pcs. for each size, or a total of 9 pcs. per pack - 2 pcs. towel, 70x130 cm - 2 pcs. Comb, plastic - 3 tubes toothpaste, child 1x75 ml
Education	No information available	No information available	No information available
<b>Protection</b>			
HelpAge COSE (Older Persons) FSP - Palawan Express  <i>The amount and duration of assistance will depend on the result of assessments and is decided by the beneficiaries through consultation.</i>	700.00 – 2,000.00 Social Welfare Support – food, medicine and other needs  5,000.00 – 10,000.00 Shelter Assistance  5,000.00-20,000.00 Livelihood	No formula for computation and is decided by the beneficiaries through consultation.	
Nutrition	No information available	No information available	No information available
<b>Food Security and Agriculture</b>			
<ul style="list-style-type: none"> <li>WFP</li> </ul>		Food Expenditure Gap (FEG) FEG = Food Threshold – Amount the Household spends on Food  <i>***Amount the Household Spends on Food is determined through assessment</i>	
		Value of Seed Voucher <sup>26</sup> Voucher Value = price of the seed unit x amount of seed needed	
<ul style="list-style-type: none"> <li>National Anti-Poverty Commission (NAPC)<sup>27</sup></li> </ul>	6,365.00/month 2015 Food threshold for a family of 5  <i>***The amount is based on the nutritional requirements set by the Food and Nutrition Research Institute</i>		
<ul style="list-style-type: none"> <li>Department of Social Welfare and Development (DSWD)<sup>28</sup></li> </ul>			Family Food Pack for 2 days for a family of 5 <ul style="list-style-type: none"> <li>6 kilos rice</li> <li>6 sachets coffee</li> <li>4 cans sardines</li> <li>4 cans corned beef</li> </ul>
Communication	No information available	No information available	No information available

<sup>26</sup> Cash Transfer Programming in Emergencies, Edited by Pantaleo Creti and Susanne Jaspars, OXFAM GB 2006, page 74

<sup>27</sup> Access: <http://www.napc.gov.ph/tags/food-threshold>

<sup>28</sup> Access: <http://dreamb.dswd.gov.ph/?p=191>

Cluster/Sector	Minimum Amount (Php)	Computation (Php)	List of Items
Transportation	No information available	No information available	No information available

### Setting the Transfer Value

The value of a transfer will be the cost of achieving the objective, minus the recipient's own resources and the value of other assistance (such as food) that he or she receives. The transfer value should take into account exchange rate fluctuations and changing prices (inflation or deflation). If the recipient lives far from goods and services, the transfer value may include the cost of transport. Coordinate decisions on the value of transfers with other agencies. Inconsistent rates, and transfers that are too low or too high, can cause harmful effects at household and community level.<sup>29</sup>

### GENDER

Cash transfer in development or humanitarian context poses challenges and issues. Vulnerability during disaster increases for populations who are already experiencing socio-economic difficulties and potentially increase as a result of a disaster's impact. In order to brace these possible effects, strengthened preparedness measures are key to mitigate. Analysis of vulnerabilities of potential impact population as a result of shock and secondary information drawn from this exercise could provide life-saving informed decisions. It is important that stakeholders understand that different hazards may affect different groups of people, in different areas at different times, and at varying socio-economic status.

Cash transfer programs could negatively influence gender relations amongst beneficiaries in a family or household. When considering CTP in a response, gender analysis on labor, discrimination, social roles, violence, control of resources, access and participation should be factored into the different project design stages. It should take into account the different needs of vulnerable groups like persons with disabilities, senior citizens, single headed families, LGBTI and indigenous peoples.

For some reasons cash transfer could be at some degree not appropriate to vulnerable groups. Take into consideration that possibly indigenous peoples are uneducated and living in geographically isolated and disadvantaged areas. The use of e-transfers or bank transactions is not appropriate to this type of beneficiaries. Unaccompanied minors as a result of conflict, single headed households, persons with disabilities, religious or ethnic minorities could possibly encounter difficulty reaching distribution point.

Some key considerations/tips for incorporating gender implications into CTP<sup>30</sup>:

- Transfer amounts and frequency can shape who uses the transfer and for what.
- In designing CTP interventions, always take into consideration the safety of accessing the market or financial institution and who is most likely to make the trip.

<sup>29</sup> Handbook in Emergencies, UNHCR, Access: <https://emergency.unhcr.org/entry/50098/setting-the-transfer-value-cash-based-interventions>

<sup>30</sup> Cash Transfer Programming Toolkit, Mercy Corps

- In some locations, women may have lower literacy rates than men, which could make participation in e-transfer or voucher programs more difficult for them. It may increase their risk of exploitation.
- Understand the roles that men and women play in the community and within the household as this might increase or trigger gender based violence especially when women are the beneficiaries.<sup>31</sup>
- Include sexual orientation, gender identity and expression in data gathering<sup>32</sup>.

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<sup>31</sup> Not part of the CTP Toolkit of Mercy Corps but is relevant and appropriate as a key consideration

<sup>32</sup> Leaving No One Behind: LGBT Rights Post-Haiyan, OXFAM 2016

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