

Cash Transfer Program Final Report

Belize: Earl Hurricane

Chapter Information	
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A. Disaster Overview

1 In which neighbourhoods were assessments carried out?

Description of the Disaster

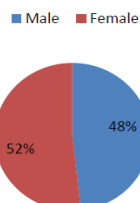
Hurricane Earl made landfall on 4 August, with wind gusts of up to 110 km/h, as estimated by National Hurricane Centre of the United States. As of 9am (GMT -6) on 4 August Hurricane Earl's centre (Category 1) was located at approximately 189 miles southeast of Half Moon Caye, 231 miles east-southeast of San Pedro Ambergris Caye, 230 miles east of Dangriga, 236 miles east-southeast of Belize City, 271 miles east-southeast of Corozal Town, and 267 miles east of Punta Gorda Town. The cyclone was moving west at about 14 miles per hour. At its centre the hurricane was estimated to have wind speeds of 70 miles per hour.

Assessment Areas:

- San Pedro Town (Ambergris Caye, Belize District)
- Callas Creek and Bullet Tree (San Ignacio, Cayo district)
- Japan area (Ladyville village, Belize District)

The visited areas of Belize District and Ladyville are the most affected, NEMO assigned Ladyville and Belize City (Peri-Urban areas) to the BRC, where the NS made detailed assessments. The first field assessments was conducted by the Belize Red Cross through Open Data Kit (ODK), with the following results:

Chart 1.
Gender
range within
assessed
communities



Map 2. Assessed affected areas.

Chart 2. Assessed families per community

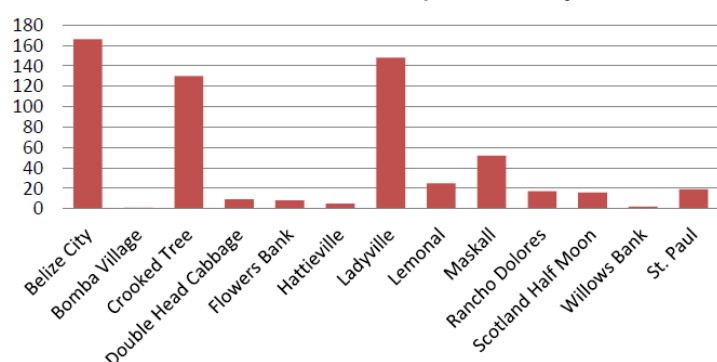


Chart 3. Dwelling Damage

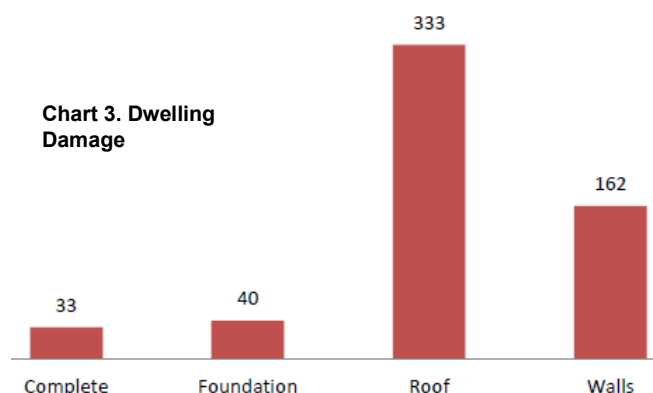
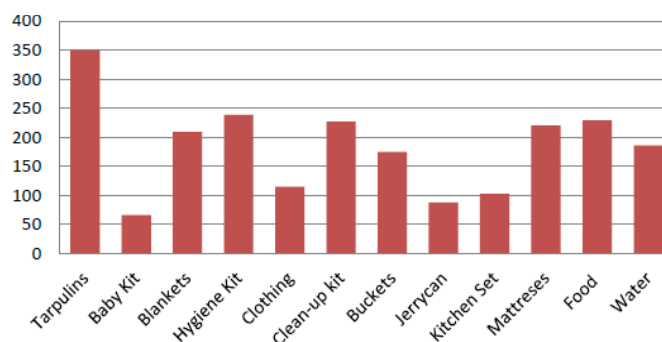


Chart 4. Needs Assessment Relief Items



2 Who carried out the assessments? NRCS Staff? Volunteers?

Overview of Host National Society

From the moment of the impact of Earl Hurricane, the National Society generated institutional mechanisms for coordination and preparation with their staff. Different actions were generated, first to restore the proper functioning of the Headquarters, and subsequently to make rapid assessments within communities with available vehicle access. All areas of intervention were assigned by NEMO, generating detailed evaluations, including the data gathered by the CDRT's assessments.

Overview of Red Cross Red Crescent Movement in country

The IFRC's Disaster & Crisis, Prevention, Response and Recovery Department (DCPRR) has been in initial contact with the BRCS prior to Hurricane Earl's arrival. The Emergency Shelter officer, Surge Capacity Delegate, CTP RIT and Livelihood Delegate were deployed to Belize on the 5th of August to support the National Society. DCPRR was in direct contact with the deployed team and the National Society at all times. Coordination meetings were held to inform Movement members. The American Red Cross also supported with one delegate in the field assessments, linked to risk reduction.

Overview of non-RCRC actors in country

National authorities coordinated relief efforts with humanitarian partners within the country, and performed their own relief actions as well. The UN System continues to support government efforts through the Executive Committee and UNETT meetings. The following experts were deployed to support authorities: OCHA deployed an Information Management Officer to support the United Nations System, PAHO/WHO deployed a health coordination expert, an environmental health expert and a health facilities assessment expert and UNDP is coordinating with NEMO and Ministries to source expertise on debris management.

The Lyons Rotary Club and some religious organizations were present in country to support of the affected areas as well.



Source: Santiago Luengo.

3 What kind information was collected?

Impact of the disaster on livelihoods activities

Within the assessed areas, people rely mainly on their work force for livelihoods, as employees in tourism related services (in San Pedro), construction activities, services and housekeeping. Those activities were interrupted for short periods (days) by the hurricane but not significant as most of them are already retaken.

Impact of the disaster on sources of food, income, and expenditures:

San Pedro and Ladyville are urban areas where people purchase all, or almost all their food. Prices are stable and have not increased at this moment. As their jobs and income-generation activities have not been directly damaged, they shall be able to buy food as prior. Nonetheless, the need to repair their houses and replace household items lost by the floods from the hurricane may have a negative impact on people's capacity to cover their needs as they must dedicate a significant part of their income to reparation.

Furthermore, most vulnerable people already have difficulty covering all their basic needs and services. Moreover, the academic year starts in august, and this represents an extra expenditure for households that will have to buy school supplies.

Some of the houses in Callas Creek that were flooded will need extra income for cleaning articles and repairing humidity damage.



Source: Santiago Luengo

Coping strategies:

Affected households prioritize the reparation of their houses so they use their income and savings for that purpose; this means that other basic needs could remain uncovered for the next period.

Some of them ask for credits or lent money from family or friends to pay the reparation of their houses or buy household items back. The risk for these households is becoming so indebted that they will not be able to pay back. Those who have lost their houses or whose houses have significant damages have moved to families, friends' or neighbours' houses. It should be considered that this temporary strategy could become permanent if no help for house rebuilding is provided.

Impact of prices on economic security:

At the moment of assessment, there has been no increases of prices for either basic needs (food, supplies, households items) or for construction materials. The impact of the hurricane in the agriculture may contribute to a future raise of the prices but it still cannot be determined.

Impact of prices on economic security:

Markets are functioning and normally integrated. Once cleaning activities finished, commercial activity was re-established as usual. Harbours, airports and roads are open and functioning. There are blockages in some roads and bridges but they do not influence commercial activities.

Assets analysis: focused on women

Human: *Adults in the community have a primary or basic education level while children nowadays attend high school. Only some of the adults have professional education (teacher, administration, etc.). Drugs and alcohol are common problems according to women interviewed. They are vulnerable to many disease vectors because of the sanitation conditions in the community. Women are mostly computer illiterate which limits their access to formal jobs.*

Social: *There are no social organizations in this area. Women have requested for counselling or psychosocial support.*

Financial: Since most of the people living in the area are not qualified workers, they earn a basic salary of 3.5 BZ\$/hour. A housekeeping or babysitting salary is even less (85 BZ\$ for babysitting/week). Even if households may have family working in USA, these relatives abroad do not send remittances since they are not economically secure. The government pays 100 BZ\$/month to elderly people that have not socially contributed. If they have worked in their life, their pension adjusts proportionately. It is not easy for the people in this area to receive credit since banks ask for guarantees such as properties (house, land) or formal employment.

Estimated household expenditure (families with 5 members):

PRODUCT	QUANTITY LB/ L Per week	UNIT PRICE	TOTAL
Pig tail	0,25	BZ\$ 4,34	BZ\$ 1,09
Whole chicken	4	BZ\$ 2,73	BZ\$ 10,92
Rice (Retail)	5	BZ\$ 1,15	BZ\$ 5,75
Flour (Gitana)	5	BZ\$ 0,95	BZ\$ 4,75
Red Kidney Beans	10	BZ\$ 1,46	BZ\$ 14,60
Eggs 1 Dozen	1	BZ\$ 0,50	BZ\$ 0,50
Condensed Milk (Dutch Lady) 397 gr	1	BZ\$ 2,48	BZ\$ 2,48
Milk (La La Light)	1	BZ\$ 2,84	BZ\$ 2,84
Yellow Onions	1	BZ\$ 1,87	BZ\$ 1,87
Cabbage	2	BZ\$ 1,31	BZ\$ 2,62
Carrots	1	BZ\$ 1,53	BZ\$ 1,53
Potatoes	3	BZ\$ 1,61	BZ\$ 4,83
Oil 123	1	BZ\$ 3,50	BZ\$ 3,50
Coffee	1	BZ\$ 4,50	BZ\$ 4,50
Sugar	3	BZ\$ 0,50	BZ\$ 1,50
Soda	10	BZ\$ 1,50	BZ\$ 15,00
Bread	2	BZ\$ 2,00	BZ\$ 4,00
Total food			BZ\$ 82,28
Liquified Petroleum Gas (LPG) 50 lb	1	BZ\$ 3,50	BZ\$ 3,50
Transportation 7/day	1	BZ\$ 49,00	BZ\$ 49,00
Education	1	BZ\$ 7,29	BZ\$ 7,29
Hygiene	1	BZ\$ 5,00	BZ\$ 5,00
Water	1	BZ\$ 2,63	BZ\$ 2,63
Electricity	1	BZ\$ 4,00	BZ\$ 4,00
Clothes	1	BZ\$ 12,00	BZ\$ 12,00
Church	1	BZ\$ 1,58	BZ\$ 1,58
Total basic needs			BZ\$ 84,99
Total Food + basic needs/ week			BZ\$ 167,27
TOTAL MONTHLY			BZ\$ 669,06

The medium salary, is estimated to be around 630 BZ\$/ month (working 45 hours/week). This already implies a small gap of around 40 BZ\$. Furthermore, if families need to pay rent, the gap increases.

Debts were not considered in this analysis because it was not possible to estimate a medium debt amount.

Physical: Most of the people living in the assessed communities own their houses. However, newly arrived people (many of them immigrants from Central America) tend to pay rent. The rent for a house is around 300 BZ\$/month. There are roads connecting these communities with Belize City and there are buses that travel to and from the city on these roads (the cost of one way travel is 1.5 BZ\$ for adults and 0.5 BZ\$ for children). There is a local clinic in the area and that distributes medicines for free, although the clinic is not always well supplied. There are some schools in the local area so children do not need to pay transportation to or from school.

Natural: Natural assets are not very relevant for their livelihoods as most people are not full-time farmers, but everyone is still at risk of hurricane and floods.

Other stakeholders in the area

NEMO provided cleaning supplies to some affected households. No other organization is known to work in the area.

Needs and interventions

The most urgent aid needed was support to cover basic needs and extra expenses caused by the hurricane as well as preventing them from becoming indebted or using other damaging coping strategies. An important issue is that at the end of August and the beginning of September, school starts which is another economic pressure on families. Therefore, measures had to be taken to ensure children will not skip the beginning of the school year. Estimated needs and costs of construction materials:

PRODUCT	QUANTITY LB/ L	UNIT PRICE	TOTAL
Iron/Zinc sheets (8ft)	8	BZ\$ 48,00	BZ\$ 384,00
Nails	2	BZ\$ 5,00	BZ\$ 10,00
Hammer	2	BZ\$ 32,95	BZ\$ 65,90
Threat	1	BZ\$ 8,95	BZ\$ 8,95
Self-adhesive flashing tape	1	BZ\$ 28,95	BZ\$ 28,95
Transportation (materials)	1	BZ\$ 30,00	BZ\$ 30,00
Total repairing items			BZ\$ 527,80

The Belize Red Cross, with the IFRC's support, implemented a Cash Transfer Program to provide extra income to the affected families. The program objective was to help the affected household meet their immediate needs after the disaster, through an unconditional cash grant that enables families to cover those needs in a dignified and flexible way, helping restore and stimulate the local markets, and reactivating the communities' livelihoods:

Beneficiary's Transfer Goal \$ 283.50 USD (550 BZD)	
Total transfer Value	\$ 295 USD:
	Withdrawal Fees National Banks 1 \$ 4.30
	Withdrawal SWIFT Fees 1 \$ 4.95
	Failed/Other transactions 3 \$ 2.25
	Total Fees \$ 11.50
	Beneficiary's Transfer \$ 283.50
Great Total \$ 295.00	
Payment Mechanism IFRC Pre-Paid VISA Cards	
Disaster Impact Date 3rd of August, 2016	
Cash Transfer Timing Within one week after the passage of Hurricane Earl Distributions Started on August 10th 2016	
No. of Beneficiaries Reached 335 households (220 – Japan + 29 – Lord's Bank + 86 Vista del Mar)	
Objective	Help the affected household meet their immediate needs after the disaster, through an unconditional cash grant that enables families to cover those needs in a dignified and flexible way, helping restore and stimulate the local markets, and reactivating the communities' livelihoods.
Targeting Criteria	Responding to the Earl Hurricane's impact over Belize, the National Emergency Management Organization (NEMO) assigned the affected areas to be assisted by different agencies in order to avoid overlapping efforts, and keep track on the taken actions within each location.
	Among the assigned communities to the Belize Red Cross, Japan, Vista del Mar, and Lord's Bank were the selected neighbourhoods to assist based on the BRC's vulnerability and affection criteria.
	Japan: Blanket distribution. Vista del Mar and Lord's Bank: Beneficiary Selection Criteria.

B. Beneficiary Targeting and Registration

Beneficiary Targeting

4 How did you select your neighbourhoods within the assigned area?

Responding to the Earl Hurricane's impact over Belize, the National Emergency Management Organization (NEMO) assigned the affected areas to be assisted by different agencies in order to avoid overlapping efforts, and keep track on the taken actions within each location.

Among the assigned communities to the Belize Red Cross, Japan, Vista del Mar, and Lord's Bank were the selected neighbourhoods to assist based on the BRC's vulnerability and affectation criteria.



Source: Agustín Vilameño

5 What was your targeting process for households within the assigned area? Did you target all households per affected neighbourhood? Partially damaged households? Fully damaged households only? Other vulnerability criteria?

Japan:

Under the BRC vulnerability and affectation criteria, the Ladyville's neighbourhood Japan was selected to receive a blanket distribution within the area assigned by NEMO. In this case, location was the only beneficiary's selection criteria.

The BRC deployed an average of 15 volunteers per day to register all families of the neighbourhood in a house to house format, regardless of the amount of damage of their houses or other criteria, using the ODK tool in 10 mobile phones. The final list was uploaded to the IFRC server, and used as the final beneficiary list.

Vista del Mar and Lord's Bank:

A beneficiary's selection criteria (BSC) was developed to work with Ladyville's neighbourhood Japan, and Lord's Bank (See **Annex 1**).

In addition to the location as the primary rule to select beneficiaries, all assisted households had to belong to the areas assigned by NEMO to the RC. In addition to it, eligible people for this assistance were in one of the following situations:

1. Two of the following household items lost: **fridge, stove, mattress**; and nobody has a job in the family; or...
2. Two of the following household items lost: **fridge, stove, mattress**; it is a single headed family (widow, widower, single mother, single father, etc.); there is a total of two or more members in the family; or...
3. Two of the following household items lost: **fridge, stove, mattress**; no single headed but only one person has a job in the household, and there are 4 or more members in that family; or
4. Two of the following household items lost: **fridge, stove, mattress**; no single headed; two or more people have a job in the family but there are 6 or more members in the family.

An ODK form was designed (See **Annex 2**) in order to follow that criteria up during the assessment, providing a full database with the affections within the area, as well as a filtered beneficiary's list. If a household fulfilled the BSC, the survey will indicate the volunteer to inform the beneficiary that they were selected to receive RC assistance, and deliver a RC Beneficiary Card.

The design of this form was especially useful for this response, due to the constant volunteer's rotation, reducing the error margin during the beneficiary's selection, and assuring the population that it was not the personal perspective of the volunteer what made them be selected or not for this program's assistance, but rather a standardized process.

6 What was the process for validation of beneficiary lists

During the assessment of all assisted communities, the geo-location of each family was registered and together with the ID and phone number information was revised to avoid duplicates, assuring that the selected beneficiaries fulfilled the site requirement.

During the assessment, and during the training part of the distribution, communities were informed that a single card would be distributed to only one member of the family in order to reach the most families possible, and that any duplicate found would cause the immediate cancelation of both cards. All communities assumed the responsibility of that requirement, and the very population looked after a fair distribution.



Vista Mar Area CTP Assessment.

7 Were other organizations or the local government also providing support in the targeted neighbourhoods and what was done to avoid overlap?

Given the fact that NEMO divided the affected areas among different agencies in order to avoid overlapping assistance, the Red Cross was the only organisation officially working within the selected neighbourhoods. Nonetheless, NEMO distributed mattresses among the affected population of several areas (regardless of being assigned to another agency), as well as tarps and hygiene kits.

Beneficiary Registration

8 Did beneficiaries receive a Red Cross beneficiary card, a government beneficiary card, or both? When was the beneficiary card distributed?

All selected beneficiaries received a RC Beneficiary Card during the assessment, and were given a printed invitation to assist to the distribution point at the correspondent time and date. All appointments were delivered according to the assessment day within each community, this is, the first half of appointments was delivered during the first assessment day, and the second half was handed out during the second assessment day.

Community	Neighbourhood	Distribution Place	Distribution Date	# of delivered cards	Schedule
Ladyville	Japan	Neighbourhood's Basketball Court	August 9th and 10th	220	
Lord's Bank	Lord's Bank	Neighbourhood's Cross Road	August 13th	29	From 12 to 17 hrs
Ladyville	Vista del Mar	Neighbourhood's Park	August 16th and 17th	83	
Ladyville	Vista del Mar	Home delivery	August 22nd to 29th	3	N/A

Presenting the RC Beneficiary card and an official ID of the registered person was compulsory in order to receive the assistance (See **Annex 3**). Depending on the size of the assessed community, the distribution took place one or two days after the beneficiary register was done.

9 What was your process for adding new beneficiaries from the assisted neighbourhoods if persons complained that they should be part of the program? How were they verified and added?

The BRC Beneficiary Selection Criteria was transparent and public. If a household did not fulfil it, the volunteer would deliver an informative paper with the BSC printed out and a NEMO's contact number to report their house damage and receive the appropriate assistance by the government (See **Annex 4**).

During the distributions, many people from other communities appeared and asked to be registered by the Red Cross, but they were explained how the BRC was respecting NEMO's areas assignment, and people understood they were not eligible for this assistance.

If a person that belonged to the selected communities asked to be registered, their personal information was searched through the database, and if they had not been recorded before, the BRC operation manager sent an assessment team to enrol that household. The geo-location was an important tool for this purpose, preventing households from registering their house more than once.

If the person fulfilled the beneficiary's selection criteria, and the BRC still had enough resources, the family would receive the assistance.

C. Distribution Process

Distribution Mechanisms and Process

10 How did the Chapter verify beneficiaries on site? (What kind of lists were signed? ID required? BenCards required?)

During the distributions, all beneficiaries were asked for an official ID (ID card, driving licence, passport, Social Security Number) and the RC Beneficiary Card in order to receive the VISA Card.

There was a first filter during the lines, in which volunteers were in charge of confirming that all people had a RC Beneficiary card and an official ID card with them in order to pass to the Training Module of the distribution.

During the Delivery Module, three volunteers appointed by the NS for that specific job, verified that the claiming person was the same as that one in the presented Official ID. The delivery process was carried out through a Card Delivery form (See **Annex 5**) downloaded to three BRC phones, and designed with security locks for the purpose of distributing the right card to the correspondent person.

The Card Delivery form asked the volunteer to validate that the full name and the number of the ID card matched with the database loaded to the phone. The phone would indicate the volunteer the correct envelope number for that beneficiary, and forbid them to keep moving forward with the distribution if the wrong envelope was trying to be delivered.

The final steps of the process were gathering the signatures of both the beneficiary and the volunteer involved in each delivery, confirming that the right envelope was delivered to the registered person (See **Annex 6**).



Source: Agustín Vilameño

11 Did the Chapter collect BenCards at the end of the distribution? Were they filed or sent to headquarters?

All RC Beneficiary Cards were collected during the Delivery Module, and destroyed after each distribution was performed.

12 Was a neighbourhood distribution report completed at the end of the distribution order period to make note of any unclaimed grants or goods? What is the process and deadline for beneficiaries who did not show up at the distribution day with regard to claiming their cash grant later?

After each distribution all delivered and remaining cards were counted based on the ODK delivery database.

Two distribution days were arranged in each community in order to deliver all cards. After the first distribution day, all assigned beneficiaries of the unclaimed cards were called to their mobile phone, and informed that the following day was the last one available to pick the assistance up. Most of those beneficiaries responded positively to this call, and received their assistance during the second day.

A total of three cards were unclaimed by the end of all distribution dates, and BRC personnel delivered them at the home address of the respective beneficiaries during the following weeks.

13 Was a CTP brochure given to beneficiaries at the distribution site?

*During the Training Module of the distribution, a printed brochure (See **Annex 7**) was given to all beneficiaries, containing the following information:*

- *How to use the card*
- *Where to use the card*
- *Personal Security Advices*
- *Card Activation Date*
- *Red Cross Line number for complaints and support*

14 Were there any issues related to security (for staff, volunteers or beneficiaries)?

There were no security incidents during the whole implementation of this Cash Transfer Program, in fact, the Belize Red Cross performance received very positive comments among the general population and media, reinforcing the acceptance of its work within the field.

15 Note any unique process steps at the Chapter level that are required to explain any final documentation.

It is important to highlight the active role that bilingual volunteers played within the implementation of this program. English is the official language of Belize, nonetheless, there is a considerably big settlement of Spanish-speakers migrants across the assessed area, and being able to communicate with them was crucial, being one of the most economically vulnerable groups.

The implementation of this program combine a series of several technological tools, in order to design, collect, process and monitor key information. An open communication channel between the deployed IFRC team with the Regional Office, and the great assimilation of the National Society personnel and the IFRC support group as a single team, allowed for a rapid and efficient response.



Source: Agustín Vilameño

Card Balance structure

Taking into account the ATM availability near the affected area, and the charged fees by each bank, the suggested institutions to withdraw the money are the Atlantic Bank, and the Heritage Bank in that order. Nonetheless, most of the population of the selected neighbourhood work in Belize City as skill-labourers, so they could make use of any Bank ATM available in the city.

The Belize Bank charges a \$4.30 USD fee per withdrawal, the Heritage Bank charges \$1.53 USD per withdrawal, the Atlantic Bank and Scotiabank do not charge an additional fee. Considering the worst case scenario for the card use, we need to load \$ 11.5 USD in each card to pay for the transactions fees.

Withdrawal Fees National Banks	1	4.3
Withdrawal SWIFT Fees	1	4.95
Failed/Other transactions	3	2.25
Total		11.5

Analysing the Economic Security Threshold of a low income household comprised of five members in the Belize City area, the monthly expenditures between food and basic needs goes to \$669 Belizean Dollars. This estimation was supported by data provided by key informants. The reference wage was calculated counting BZ\$ 3.5 per hour and 45 working hours per week, giving a total of BZ\$ 630.00 per month; this represents the monthly salary of a low-income household.

Noted that the minimum salary is \$ 2.5 BZ per hour and not all people necessarily work all 45 hours, for the purpose of this assessment a decision was made to use \$3.5 BZ/hour as a reference, and the maximum number of hours per week in order to compensate the difference between households when there is more than one salary in a household (women usually earn less).

Given the damage caused by the hurricane, the expenditures of the affected households during August rose up to an approximate of **BZ\$1,196.84**. The GAP between the August earnings and expenses of a low income family affected by the hurricane is **BZ\$ 566.84**.

Expenditure Vulnerable/5p/Belize	BZ Dollars	US Dollars
Regular Month (Basic needs)	BZ\$ 669.04	\$ 334.52
Household repairing items	BZ\$ 527.80	\$ 263.90
August 2016 – Regular month + Repairing	BZ\$ 1,196.84	\$ 598.42
Earnings Vulnerable/5p/Belize		
Medium salary	BZ\$ 630.00	\$ 315.00
GAP	BZ\$ -566.84	\$ -283.42

Taking into account the Economic Security Threshold GAP, and the fees charged by the use of the VISA Card within Belize, the final balance of each VISA card must be of \$295 US.

GAP	BZ\$ -566.84	\$ -283.42
Card Fees	BZ\$ 22.31	\$ 11.50
Card Balance	BZ\$ 572.15	\$ 294.92

It is important to highlight that the Red Cross has had a strong media impact due to its performance to face the negative consequences of the Hurricane, this resulted in the NS receiving extra funds from local donors, this donation is earmarked for distribution across the affected area through CTP.

D. Exit surveys and Post Distribution Monitoring

Exit surveys:

16 Have any exit surveys taken place at the distribution sites (formally or informally)?

During the cards distribution, a total of 313 Exit Surveys (See **Annex 8**) were applied to 213 people from Japan, 81 from Vista del Mar, and 19 from Lord's Bank, all beneficiaries of the Cash Transfer Program implemented by the Belize Red Cross with the support of the IFRC, as a humanitarian response to the Earl Hurricane 2016.

It is important to consider that the Exit Survey form was designed in an "evaluation" format, in order to identify those beneficiaries that did not understand key concepts during the training module, and share the needed information with them again. This dynamic allowed for a low card problems incidence, and rather a highly effective ATM use by the beneficiaries. The filter questions were:

- ✓ How much money will the card have?
- ✓ Do you know when is the card going to be active?
- ✓ Do you know how to use an ATM?
- ✓ Do you know your PIN?
- ✓ Do you know how to feedback or complain?



Source: Agustín Vilameño

17 Exit Survey Main Results

Chart 7. Gender by Community

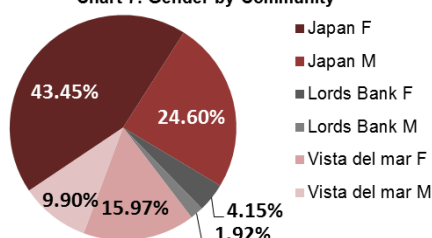
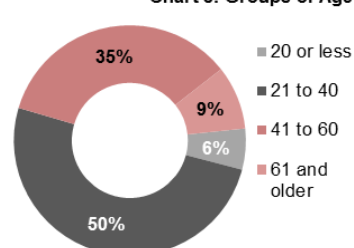


Chart 8. Groups of Age



Distribution Information

The 97% of the population identified that the Belize Red Cross was the organisation delivering the money. The rest of the people answered that they did not know, and the volunteers shared information about the CTP with them before they left.

Regarding the organisation, 98.4% of the beneficiaries perceived the distribution as well organised. The 78% of the beneficiaries waited less than 20 minutes to get their card, 15% of them waited between 20 to 40 minutes, 5% of them waited more than 40 minutes, and 2% waited more than 1 hour.

Beneficiaries Information

Gender and Occupation: The 64% of the aided population were women, and the 36% remaining were men. Within their households, 37% of the interviewed people said that a woman from their family works, and 55% of them said that a man from their family works. The main occupations of women from this neighbourhood are House maiden, cleaning lady and babysitters, among other skill-jobs; the main occupation of men from this neighbourhood are construction workers, and skill-jobs.

Age: The majority of the population receiving the aid belonged to an age group between 21 and 40 years old, representing the 50% of the beneficiaries; the second largest group were between 41 to 60 years old, being the 35% of them.

ATM use: From the total population that did not know how to use an ATM before, the 61% said that they have learned how to use it; the 39% remaining mentioned that they preferred to go and withdraw their money accompanied by someone from their family, and received an extra talk on how to use an ATM with NS personnel.

Chart 5. Do you think that the distribution was well organised?

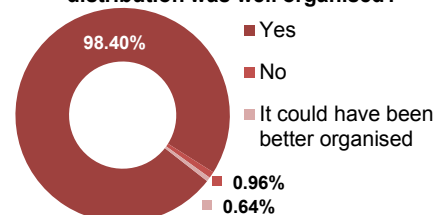
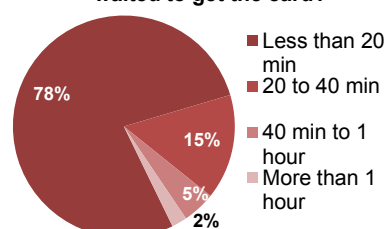


Chart 6. How long did you waited to get the card?

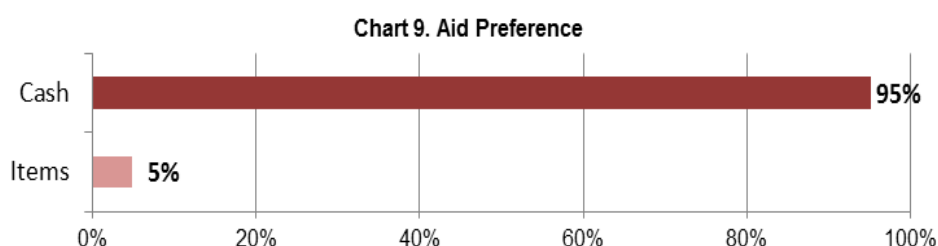


Works : Yes No	
Man	55% 45%
Woman	37% 63%

Use of the ATM by Gender	Male	Female
People who knew how to use an ATM before	91%	88%
People who know how to use an ATM now	96%	96%

Money Use	%
Household items	32.93%
Household repairing	26.25%
Education	14.11%
Food and water	11.23%
Gas/Wood	5.46%
Health	3.19%
Debt paying	1.37%
Others	1.37%
Working tools/Livelihoods	1.21%
Help family and friends	1.06%
Agricultural tools	0.76%
Savings	0.76%
Rental	0.30%

Aid Preference: Among the interviewed beneficiaries, 95% of them mentioned that they prefer to receive cash rather than items as humanitarian help, because through this aid, they can decide what items they need the most in order to repair their houses or replace the household items they lost, and especially during this time of the year, when they have extra expenditures to cover with school and other services.



Money use: Beneficiaries said that their main concern at the moment is to replace the household items they lost due to the flooding caused by the hurricane, and repairing the structures of their houses for those who were still damaged. Education as well as food and water were their immediate following needs.

Monitoring:

18 What kind of monitoring activities have taken place (formally or informally)?

A support/complaints line was enabled for the general population to provide feedback to the Red Cross. This line was held by an IFRC RIT in charge of the cards monitoring, and with all needed access into the Financial Provider platform.

There were both a Belizean and a Panamanian numbers printed out in the brochure given to each beneficiary during the Training Module of the Distribution. The support line registered a total of 5 calls from beneficiaries asking for support with their card, with every situation solved.

From the first delivery day, the local line received an average of 15 calls per day from people of different communities asking to be part of the program, and it continued up to about a week after the last distribution took place. The assigned RIT was in charge of sharing the BSC and key messages with those people, and redirect the call with the operation manager if appropriate. The fact that the Red Cross was operating within the area assigned by NEMO facilitated the understanding of non-eligible people towards the BSC.

The support RIT provided a daily report on the progress of the cards use, and the main challenges faced by the beneficiaries. At the beginning of the distributions, those points were reinforced during the remaining training sessions. A final overview of the cards use by all beneficiaries is shared in the following question.

A Follow Up Survey was sent to the NS responsible personnel, to be adapted and implemented according to their needs, under the advice of applying it within a month of the distributions (See **Annex 9**).

19 What were the main results?

Cards use

Regarding the use of the cards, 81.33% of the beneficiaries got their money through a single withdrawal or purchase, the 11.73% through two transactions, and the 6.93% through 3 or 4 movements.

76.72% of the beneficiaries used their card without any other transaction apart from a single withdrawal or purchase. The remaining 23.28% of the beneficiaries performed the following additional activities:

Activity	% of the total beneficiaries
Balance Inquiry	5.07%
Multiple withdrawals	5.07%
Insufficient funds (extra attempt)	4.48%
Insufficient funds (due to multiple transactions)	2.99%
Incorrect PIN	2.39%
Insufficient funds (extra attempt) + inquiry	1.49%
Wrong amount + multiple attempts	0.90%
Multiple failed attempts	0.30%
Withdrawal + Shop	0.30%
Wrong amount	0.30%

The average time that all beneficiaries lasted to withdraw their money after the card was distributed is 1.61 days. It is important to mention that the population got the indication of waiting 24 hours in order to go to the ATM, since it was the activation period for each card.

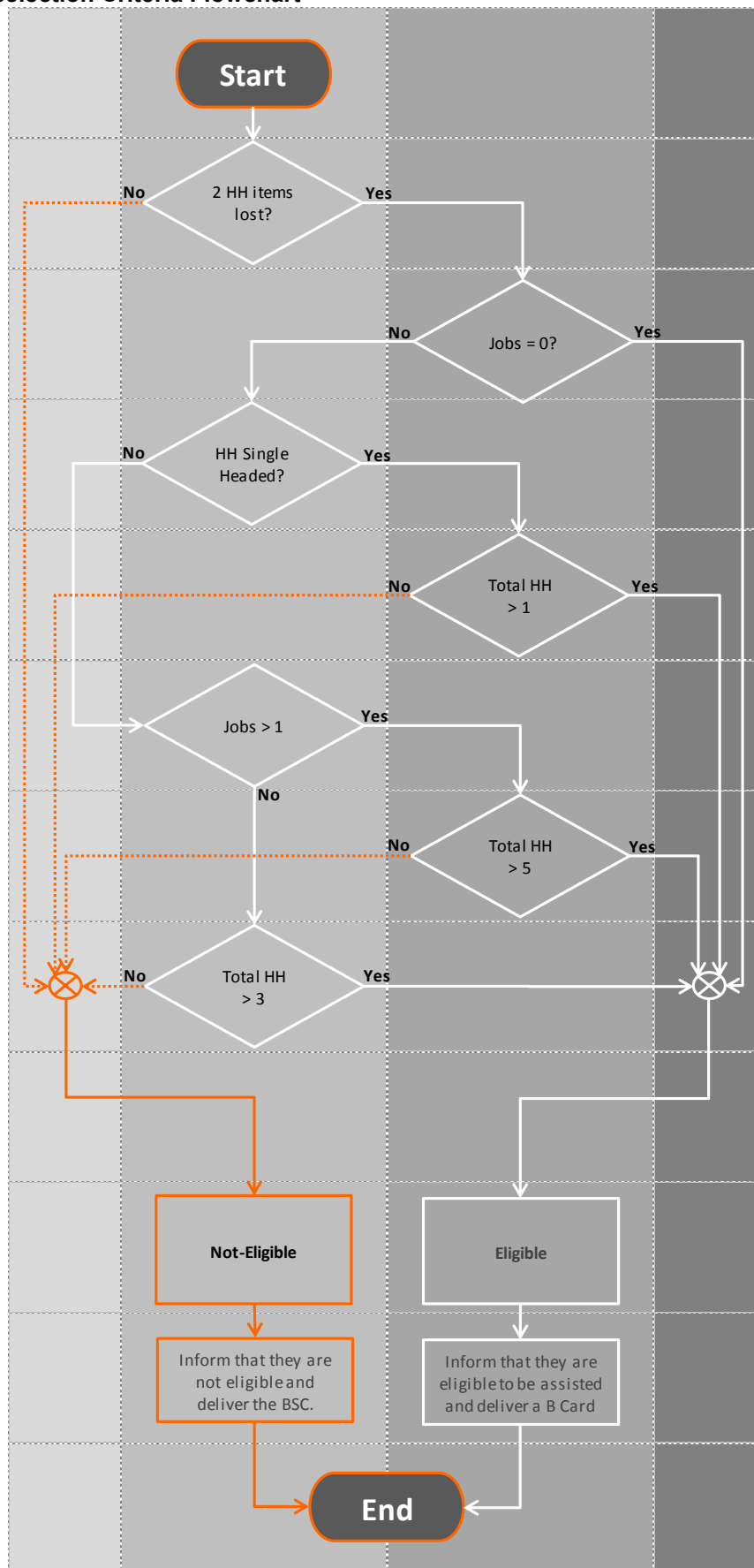
One day of waiting was the arithmetic mode from the distribution day on, and 9 days is the longest waited time registered by the 0.30% of the assisted population.

*The **96.12%** of the loaded budget **reached the beneficiaries directly**, representing a total of \$ 94,994.19USD. The 1.96% of the budget covered all fees charged by the financial intermediary due to the cards' use, and 1.54% of the budget paid all fees charged by the national banks. The remaining balance of the cards, after all beneficiaries withdrew their money is \$ 367.96 USD, 0.37% of the budget. It is worth mentioning that originally the 3.89% of the budget was loaded to the cards with the purpose of paying all fees calculated to be possibly charged because of the use of the VISA Cards.*

The Follow Up Survey is still pending to be implemented by the NS.

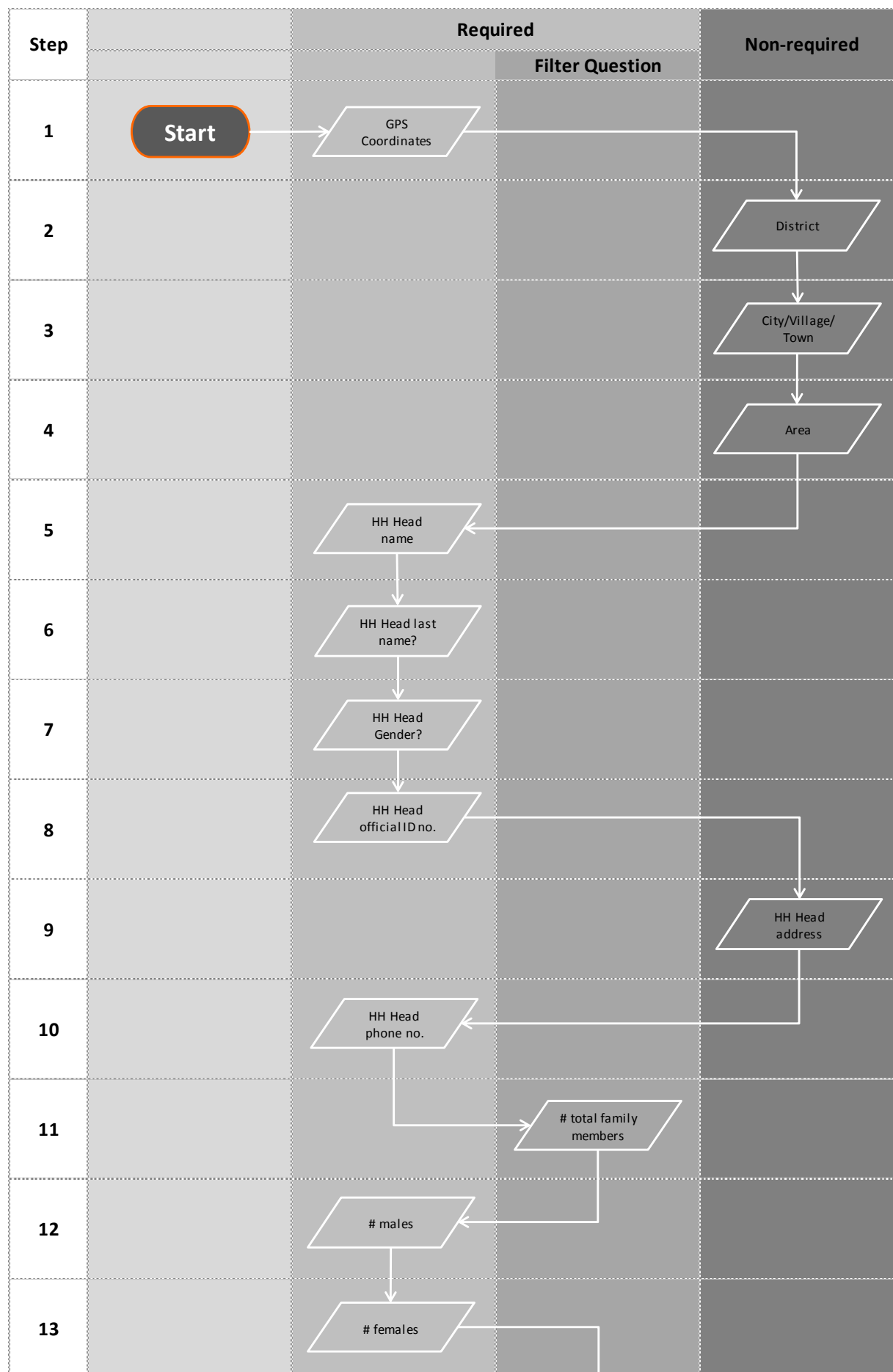
E. Appendix

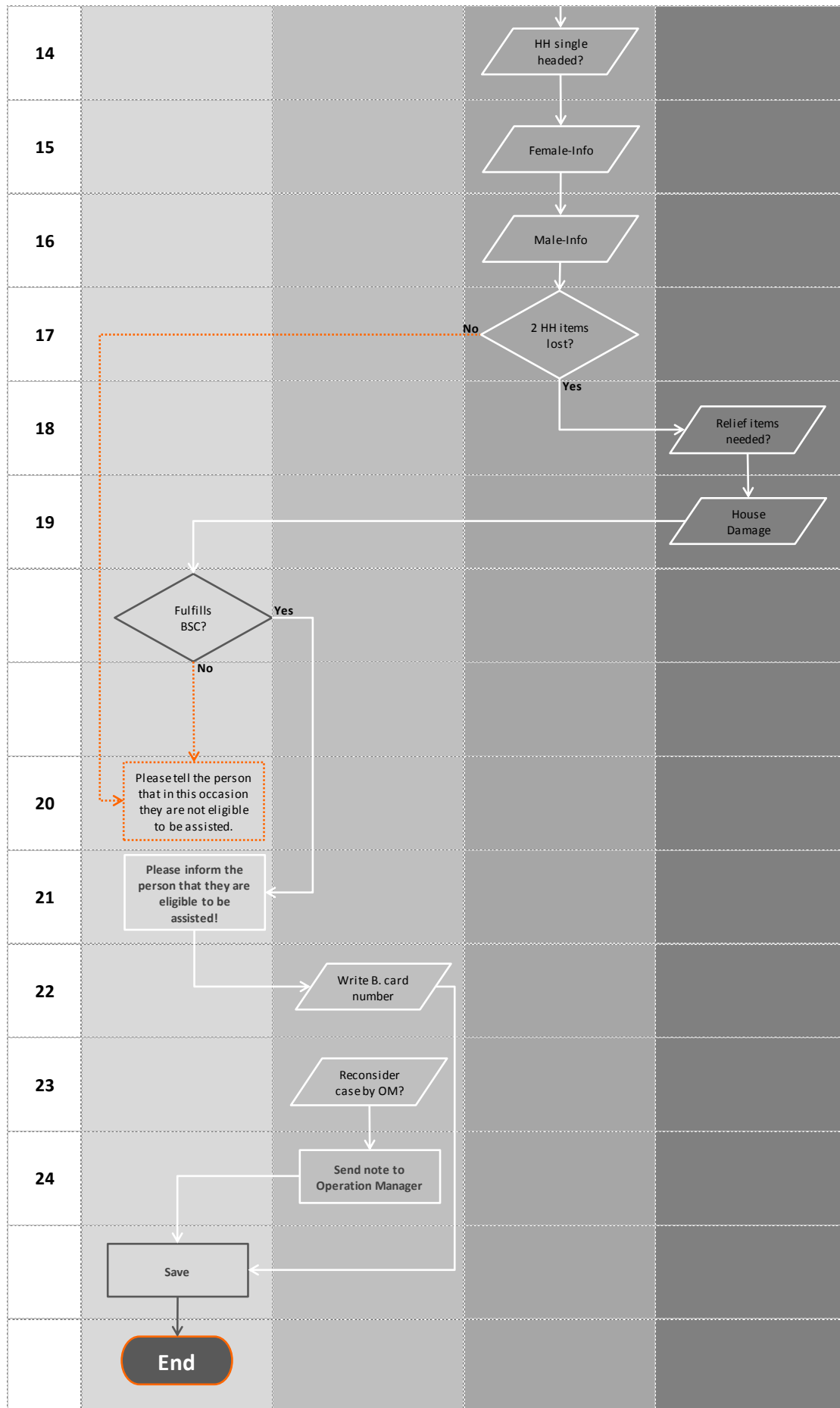
Annex 1. Beneficiary Selection Criteria Flowchart



Annex 2. Assessment Form Questionnaire and Flowchart

Required	Step	Description	Answer	BSC Filter Question	Next Step
Yes	1	GPS Coordinantes	N/A		2
No	2	District	Open question		3
No	3	City / Village / Town	Open question		4
No	4	Area	Open question		5
Yes	5	Head of the Household's Name	Open question		6
Yes	6	Head of the Household's Last Name	Open question		7
Yes	7	Head of the Household's Gender	Male Female		8
Yes	8	Head of the Household's Official ID number	Open question		9
No	9	Head of the Household's Address / Area of village	Open question		10
Yes	10	Head of the Household's Phone number	Open question		11
Yes	11	No. Total of members of the family (including the Head of the Household)	Open question	Yes	12
Yes	12	No. Males	Open question		13
Yes	13	No. Females	Open question		14
Yes	14	Is the household single headed?	Yes No	Yes	15
		Female-Information:	Open question		
		No. Pregnant	Open question		
		Comments	List of conditions		
		No. Under 3 years	Open question		
		Comments	List of conditions		
		No. 3 to 12 years	Open question		
		Comments	List of conditions		
		No. 13 to 18 years	Open question		
		Comments	List of conditions		
		No. Adults	Open question		
		Comments	List of conditions		
		No. Over 65	Open question		
		Comments	List of conditions		
		No. Employed	Open question	Yes	
		No. Go to school	Open question		
		Male-Information	Open question		
		No. Under 3 years	Open question		
		Comments	List of conditions		
		No. 3 to 12 years	Open question		
		Comments	List of conditions		
		No. 13 to 18 years	Open question		
		Comments	List of conditions		
		No. Adults	Open question		
		Comments	List of conditions		
		No. Over 65	Open question		
		Comments	List of conditions		
		No. Employed	Open question	Yes	
		No. Go to school	Open question		
Yes	17	Do the household have lost two or more of the following items: fridge, stove, mattress?	Yes No	Yes	18
			Baby kits		
			Food		
			Water		
			Blankets		
			Hygiene kits		
			Clothing		
			Kitchen set		
			Jerry can		
			Buckets		
			Tarpaulins		
			Mattress		
			Clean up kit		
			Sofa set		
No	19	House Damage	Roof Walls Foundation Complete		Depending on Filter Questions
N/A	20	Please tell the person that in this occasion they are not eligible to be assisted, and hand them the beneficiary selection criteria paper.	Note 1	Displayed if the person do not fulfills the Beneficiary Selection Criteria	23
N/A	21	Please inform the person that based on the Beneficiary selection criteria, they are eligible to be assisted! Please continue to the next screen.	Note 2	Displayed if the person fulfills the Beneficiary Selection Criteria	22
Yes	22	Please write the Beneficiary card number	Open question		END
Yes	23	Do you think that this case has to be reconsidered by the Operation Manager?	Yes No		24 END
N/A	24	Note sent to he OM to double-check this case	N/A		END





Annex 3. Appointment Example:



**PLEASE COME TO THE ASSIGNED LOCATION ON THE 9TH OF AUGUST,
FROM 12: NOON TO 2:00 PM**

- The person registered will be the **ONLY ONE** allowed to receive the humanitarian aid.
- Do not forget to bring with you the **Red Cross Beneficiary Card** you received, and an **OFFICIAL personal identification** (provided by the Belizean government or any other foreign government).

You must respect the date and hour you were assigned, this will prevent you from waiting for long periods. Remember that the heat and the harsh weather conditions could have a negative impact on your health, please take this into consideration if you plan on taking children with you.



**PLEASE COME TO THE ASSIGNED LOCATION ON THE 9TH OF AUGUST,
FROM 2:00 PM to 4:00 PM**

- The person registered will be the **ONLY ONE** allowed to receive the humanitarian aid.
- Do not forget to bring with you the **Red Cross Beneficiary Card** you received, and an **OFFICIAL personal identification** (provided by the Belizean government or any other foreign government).

You must respect the date and hour you were assigned, this will prevent you from waiting for long periods. Remember that the heat and the harsh weather conditions could have a negative impact on your health, please take this into consideration if you plan on taking children with you.

Annex 4. Printed BSC for non-eligible people



The Beneficiary Selection Criteria

Eligible people for this assistance are in one of the following situations:

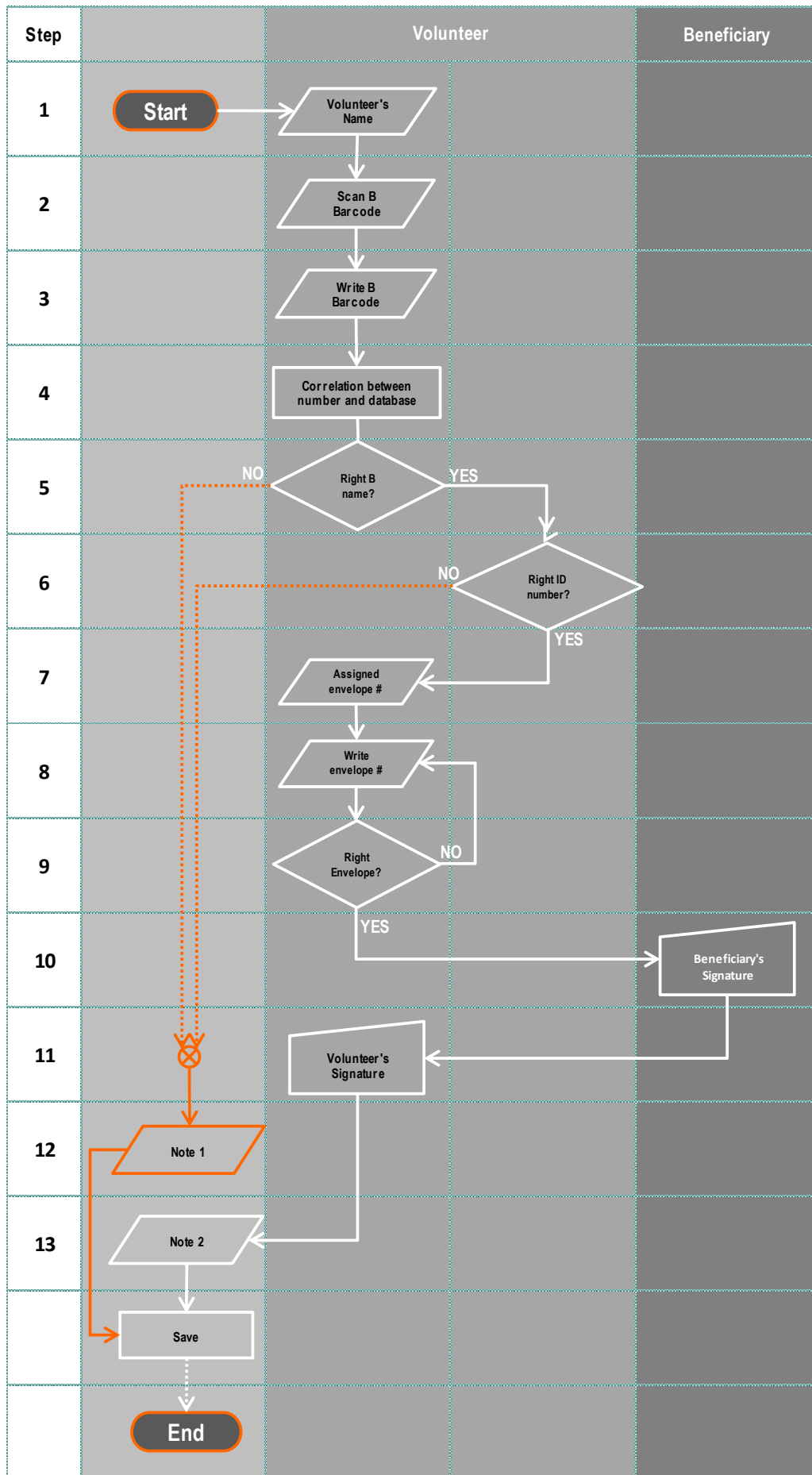
1. Two of the following household items lost: **fridge, stove, mattress**; and nobody has a job in the family; or...
2. Two of the following household items lost: **fridge, stove, mattress**; it is a single headed family (widow, widower, single mother, single father, etc.); there is a total of two or more members in the family; or...
3. Two of the following household items lost: **fridge, stove, mattress**; not single headed but only one person has a job in the household, and there are 4 or more members in that family; or
4. Two of the following household items lost: **fridge, stove, mattress**; not single headed; two or more people have a job in the family but there are 6 or more members in the family.

If you do not fulfil any of the mentioned criteria but need assistance, people in Belize City are kindly asked to visit the Department of Human Services at No. 40 Regent Street Belize City, or call **227-7451**. In the districts, ensure your damage and loss information are submitted to NEMO office in the districts for verification.

THANK YOU!

Annex 5. Delivery Form Questionnaire and Flowchart

Required Step Description			Answer	Next Step
Yes	1	Volunteer's Name	Open question	2
Yes	2	Scan Beneficiary's Barcode	Scan Barcode	3
Yes	3	Please write the Beneficiary's Barcode	Open question	4
N/A	4	<i>Correlation between the Beneficiary's number and the data base</i>	N/A	5
Yes	5	The Beneficiary's name is: BENEFICIARY'S NAME ?	Yes No	6 12
Yes	6	The Beneficiary's ID number is: ID NUMBER ?	Yes No	7 12
N/A	7	The assigned envelope is: ENVELOPE NUMBER	N/A	8
Yes	8	Please write the envelope number	Open question	9
Yes	9	Does the written number matches the database?	Yes No	10 8
Yes	10	Please ask the Beneficiary to sign:	Beneficiary's signature	11
Yes	11	Please VOLUNTEER's NAME, sign that you delivered the correct envelope	Volunteer's signature	13
N/A	12	Please call a supervisor and try again.		END
N/A	13	Thanks, the process has successfully finished!		END



Annex 6. Delivery Validation Signatures - Cover Page



International Federation
of Red Cross and Red Crescent Societies



Belize Red Cross Society

Cash Transfer Program: Belize Earl Hurricane 2016

August 30th, 2016

Belize Red Cross, with the support of the International Federation of the Red Cross, implemented a Cash Transfer Program for the households affected by the Earl Hurricane on the past 4th of August 2016, within the area assigned by the National Emergency Management Organization (NEMO) to the BRC.

The most urgent aid needed by the affected population was economic support to cover their basic needs and extra expenses caused by the hurricane, as well as preventing them from becoming indebted or using other damaging coping strategies. It is important to mention that most vulnerable people already had difficulty covering all their basic needs and services. Moreover, the academic year starts in August, representing an extra expenditure for the affected households, and support measures were needed to ensure that children would not skip the beginning of the school year.

The Beneficiary Selection was made among the most affected communities from the area assigned by NEMO to the Belize Red Cross, and a single card was delivered per household, based on the NS Beneficiary Selection Criteria, to a total of 335 households as follows: Japan, Ladyville, 220 cards; Lords Bank, 29 cards; Vista del Mar, 86 cards.

The total amount loaded in the cards goes to \$ 98,825 USD, delivered through 335 VISA cards. Each VISA card was loaded with \$295 USD, aiming to deliver 550 BZD (about \$ 283.50 USD taking into account an exchange rate of 1.94) to each Beneficiary; the remaining \$11.5 USD were loaded to pay for all the fees charged by the use of the VISA Card within Belize:

Withdrawal Fees National Banks	1	4.3
Withdrawal SWIFT Fees	1	4.95
Failed/Other transactions	3	2.25
Total		11.5

Each beneficiary provided a signature to confirm that they received a VISA card, and the volunteer responsible for each delivery signed as well to confirm that they verified that the official ID presented during the distribution corresponded to the registered beneficiary.

The final list of receipt notes from the beneficiaries is attached to this document, showing the delivery date, the full name of the person, their ID, their Beneficiary ID and their signature, as well as the full name and signature of the volunteer that confirms the card's delivery.

The whole process was coordinated and verified by the Belize Red Cross Director General, Lily Bowman, the Operation Coordinator from the Belize Red Cross, Sidney Turton, and the focal point of the IFRC, Alberto Cabrera.

Lily Bowman
Director General
Belize Red Cross

Sidney Turton
Operation Coordinator
Belize Red Cross

Alberto Cabrera
Coordinator of Disaster Management, Support
and Development, DCPRR
Americas Region - IFRC

Due to a confidentiality responsibility towards beneficiaries, the detailed file with all beneficiaries' signatures must be requested to Alberto Cabrera alberto.cabrera@ifrc.org

Cash Transfer Program – "Earl Hurricane Operation"- Final Report DRAFT

Annex 7. Key messages brochure for beneficiaries



Cash Transfer Program

Belize Red Cross, with the support of the International Federation of the Red Cross, developed a Cash Transfer Program for the households affected by the Earl Hurricane the past 3rd of august 2016.

How to use the card?

The card will be activated **24 hours** after you received it, go to an ATM and withdraw the whole amount of **\$550 BZ** under the instructions you will receive during the short-talks..

Where to use the card:



Personal security advices:

- For your personal security, and in order to avoid any robbery, do not tell strange people that you have received a card, nor the schedule in which you plan on withdrawing the money.
- Attend an ATM only during the day, and try not to go by yourself.
- Do not ever accept assistance from strangers. If you have any doubt, please call the Report-Line of the Red Cross, or approach the Bank personnel.
- Do not share your PIN with other people, and avoid someone watching it while you introduce it to the ATM.



Important Information:

The card will be activated 24 hours after being distributed.
Withdraw the money through one single transaction

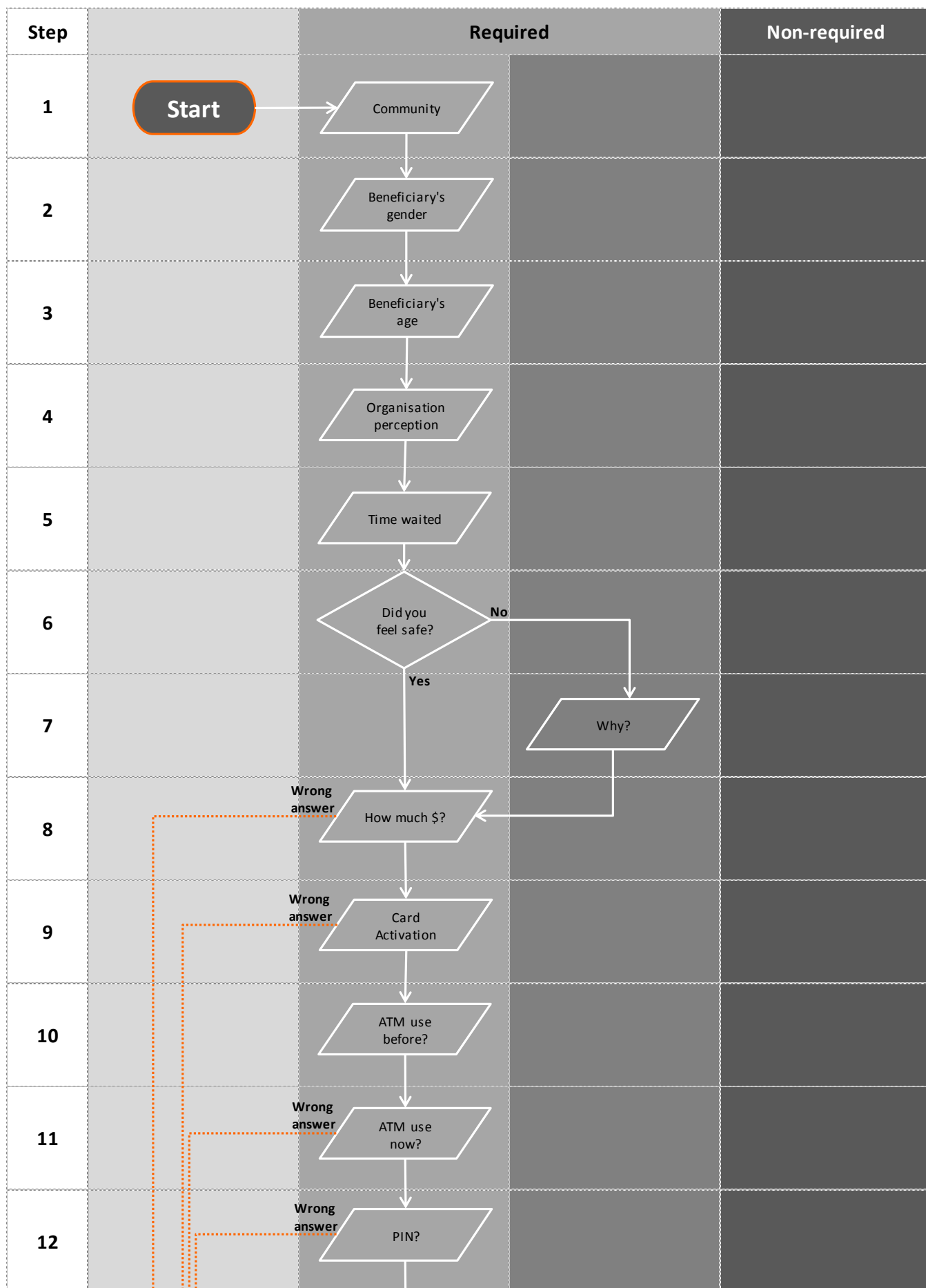
If you have any problem to withdraw the money, you must:

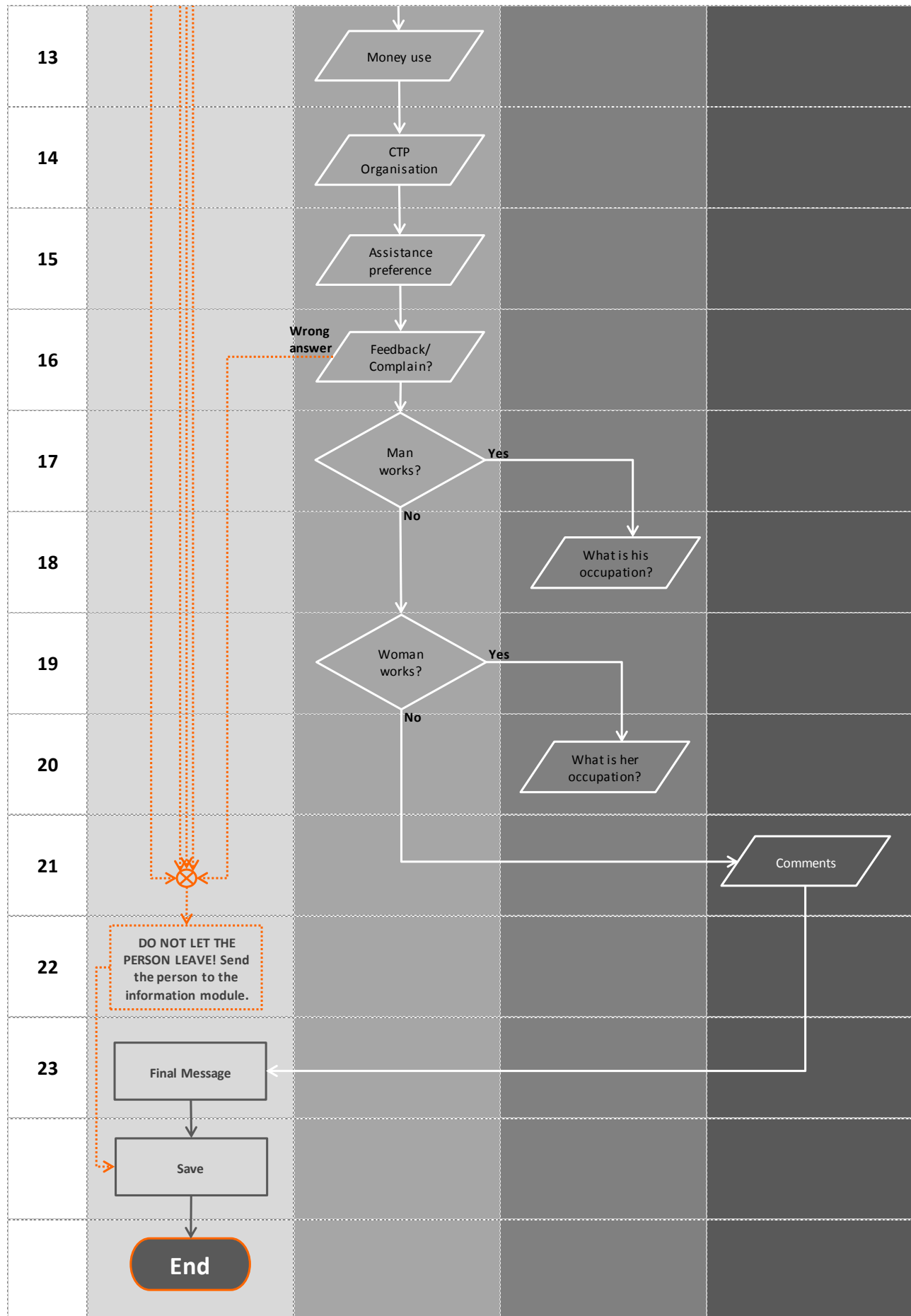
- Approach the Bank personnel to ask for advice.
- If the problem continues, you may call the either of the following numbers:

6217114 or +50767755651

Annex 8. Exit Survey.

Required	Step	Description	Answer	Filter Question	Next Step
Yes	1	Community	Open Question		2
Yes	2	Beneficiary's gender	Male Female		3
Yes	3	Beneficiary's age	Open Question		4
Yes	4	Do you think that the distribution was well organised?	Yes No It could have been better organised No opinion		5
Yes	5	How long did you waited to get the card?	Less than 20 minutes Between 20 to 40 minutes Between 40 minutes and 1 hour More than 1 hour		6
Yes	6	Did you feel safe during the distribution?	Yes No		8 7
Yes	7	If not, why?	People know I will have a card There were many people close by There was no security personnel available I have problems with other beneficiaries There was a bad organisation The facilities were inappropriate		8
Yes	8	How much money will the card have?	550 Other Do not know	22	9
Yes	9	Do you know when is the card going to be active?	It will have money tomorrow Other Do not know	22	10
Yes	10	Have you used an ATM before?	Yes No		11
Yes	11	Do you know how to use an ATM now?	Yes No	22	12
Yes	12	Do you know your PIN?	Yes No	22	13
Yes	13	What are you thinking to do with the money you received?	Household Rental Food and water Gas/Wood Education Health Household items Working tools/Livelihoods Agricultural tools Debt paying Help family and friends Savings Others		14
Yes	14	Do you know who gave you the money? (Wait for the answer, do not give any hints to the person)	The Belizean Red Cross Government Other organisation Do not know		15
Yes	15	What do you prefer, cash or items?	Cash Items		16
Yes	16	Do you know how to feedback or complain?	Yes No	22	17
Yes	17	At your home, does the man works?	Yes No		18 19
Yes	18	What is his occupation?	Open Question		19
Yes	19	At your home, does the woman works?	Yes No		20 21
Yes	20	What is her occupation?	Open Question		21
No	21	Notes/Comments from the interviewed person	Open Question		23
N/A	22	DO NOT LET THE PERSON LEAVE! Send the person to the information module.	N/A		END
N/A	23	Thank the person for their time, or wish them a nice day!	N/A		END

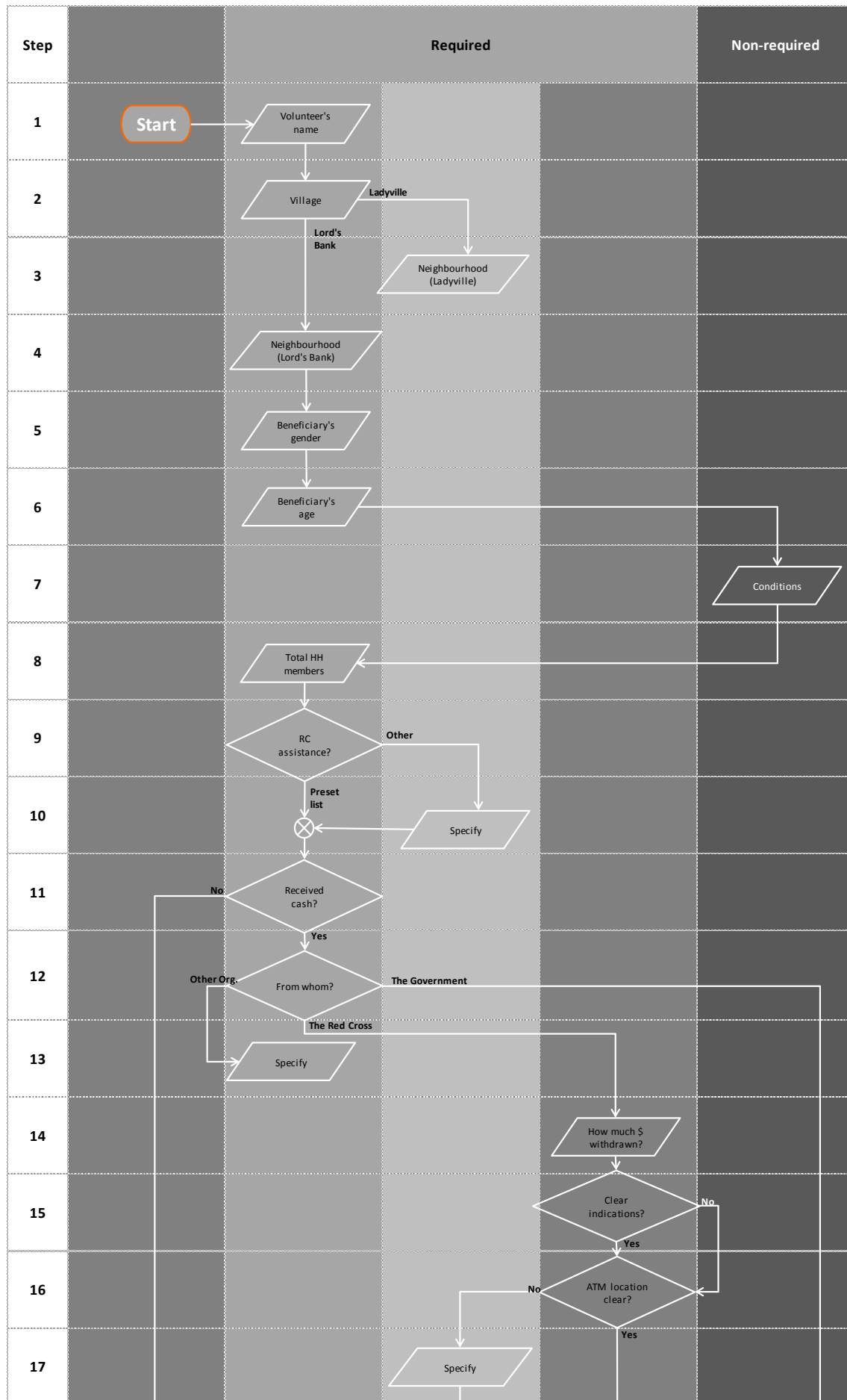


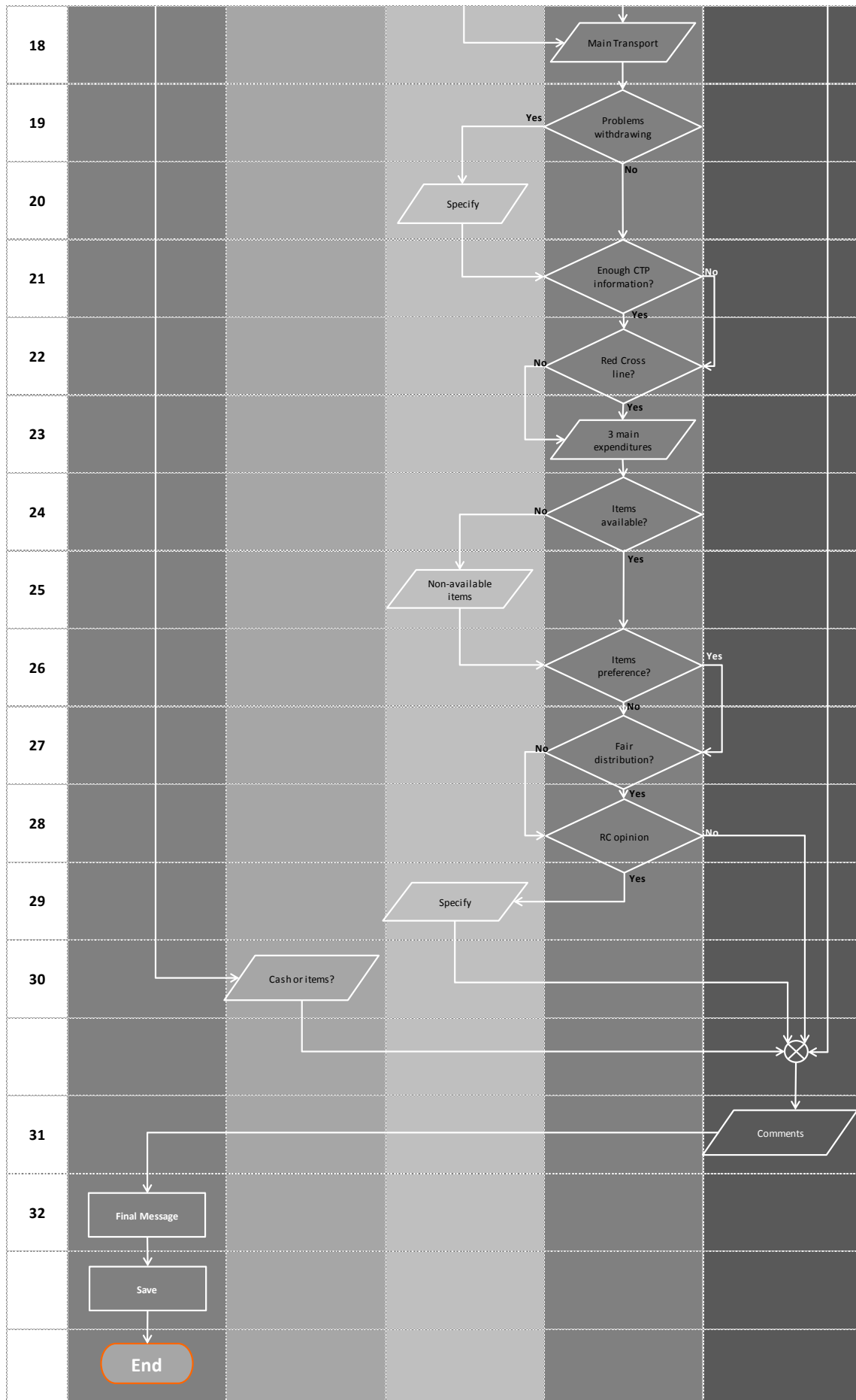


Annex 9. Follow Up Survey

Required Step	Description	Hint	Answer	Next Step
No 1	Volunteer's name	<i>Nombre del Voluntario</i>	Open Question / Pregunta abierta	2
Yes 2	Village	<i>Comunidad</i>	Ladyville	3
			Lord's Bank	4
Yes 3	Neighbourhood (Ladyville)	<i>Vecindario</i>	Japan	5
			Vista del Mar	
Si 4	Neighbourhood/Vecindario (Lord's Bank)	<i>Vecindario</i>	Lord's Bank	5
Yes 5	What is the Beneficiary's gender?	<i>Género del beneficiario/encuestado</i>	Male / Hombre	6
			Female / Mujer	
Yes 6	How old is the beneficiary?	<i>Edad del Beneficiario/encuestado</i>	18 - 33 years old / años 34 - 49 years old / años 50 - 65 years old / años 66 - 81 years old / años 82 - 97 years old / años	7
No 7	Do any of the following conditions apply to you?	<i>¿Está/tiene usted una de las siguientes condiciones?</i>	Pregnant / Embarazada Widow-Widower / Viuda - Viudo Chronic Disease / Enfermedad crónica Handicap / Persona con discapacidad Orphan / Huérfano	8
Yes 8	How many people live in your house?	<i>¿Cuántas personas viven en su hogar?</i>	Open Question / Pregunta abierta	9
Yes 9	What have you received from the Red Cross since the Hurricane Earl struck?	<i>¿Qué ha recibido su hogar por parte de la Cruz Roja desde el desastre?</i>	Cash - VISA Card / Efectivo - Tarjeta VISA Kitchen kits / Kits de cocina Food Kits / Kits de alimentos Tarps / Carpas Blankets / Mantas Hygiene products / Productos de higiene Other household items / Otros productos para el hogar Nothing / Nada Other / Otro	11 10
Yes 10	If you answered "other", please specify	<i>Si su respuesta fue "otros", por favor especifique</i>	Open Question / Pregunta abierta	11
Yes 11	Have any organisation given you money since the hurricane	<i>¿Alguna organización le ha proporcionado efectivo desde el</i>	Yes / Sí No	12 30
Yes 12	If your answer was "Yes", please indicate which organisation it was.	<i>Si su respuesta fue "Sí", ¿Cuál fue?</i>	The Red Cross / La Cruz Roja The Government / El Gobierno Other / Otra	14 31 13
Yes 13	If your answer was "other", please specify	<i>Si su respuesta es "Otra", por favor especifique</i>	The Red Cross and Other / La Cruz Roja y Otra Other Organisation / Otra Organización	14 31
Yes 14	How much money did you withdraw from the VISA card that you received from the Red Cross?	<i>¿Cuánto dinero retiró del cajero con la tarjeta que le dio la Cruz Roja?</i>	Less than 550 BZD / Menos de 550 BZD 550 BZD More than 550 BZD / Más de 550 BZD	15
Yes 15	Where the indications on how to use an ATM clear?	<i>¿Las instrucciones sobre cómo usar las tarjetas fueron</i>	Yes / Sí No	16
Yes 16	Did you know where to withdraw your money?	<i>¿Supo dónde podía ir a retirar el efectivo?</i>	Yes / Sí No	18 17
Yes 17	Please share more information	<i>Por favor comparta más información</i>	Open Question / Pregunta abierta	18

Yes	18	What was the main type of transportation that you used to go to the ATM?	<i>¿Cuál fue el principal medio de transporte para llegar al cajero?</i>	By foot / A pie By Bike / En bicicleta Own car / Vehículo propio Public Transport / Transporte público Other / Otro	19
Yes	19	Did you have any difficulty withdrawing your money from the	<i>¿Tuvo dificultades para sacar el dinero del cajero?</i>	Yes / Sí No	20 21
Yes	20	If your answer was "Yes", please specify the main issue?	<i>¿Si su respuesta es Sí, especifique la principal?</i>	I did not know my PIN / Digité mal la clave I was not placing the card correctly / No coloque bien la tarjeta The ATM ran out of money / No había fondos en el cajero I did not know how / No conocía los pasos My card was blocked / Se bloqueó la tarjeta I went on my own / Fui solo Other / Otro	21
Yes	21	Do you think that you received enough information about the Cash	<i>¿Considera que recibió suficiente información sobre el programa de</i>	Yes / Sí No	22
Yes	22	Did you know who to call in case any difficulties with the card?	<i>¿Sabía a dónde acudir y qué hacer en caso de tener una dificultad con</i>	Yes / Sí No	23
Yes	23	From all of the money that you spent, what were your 3 main expenditures ?	<i>De todo el dinero que ha gastado ¿Cuáles son las tres principales cosas en las que lo ha invertido?</i>	HH repairing / Vivienda Rent / Renta Food and water / Comida y agua Gas - wood / Carbón - madera - gas Education / Educación Health / Gastos en salud HH items / Productos para el hogar Working tools - livelihoods / Productos para un negocio/Medios de vida Agricultural tools / Productos para la agricultura y ganadería Debt paying / Pagar deuda Help family and friends / Ayuda a la familia y amigos Savings / Ahorros Other / Otro	24
Yes	24	Were the products that you needed available in the local market?	<i>¿Los productos que necesitaba estaban disponibles en el mercado</i>	Yes / Sí No	26 25
Yes	25	In case that they were not, which products were not available?	<i>En caso que de NO, ¿Qué productos no estaban disponibles?</i>	Open Question / Pregunta abierta	26
Yes	26	Would you prefer to have received items instead of cash?	<i>¿Hubiera preferido recibir artículos en lugar de dinero en efectivo?</i>	Yes / Sí No	27
Yes	27	Do you think that the distribution of this economic support was fair	<i>¿Considera que la entrega de este apoyo económico en su comunidad</i>	Yes / Sí No	28
Yes	28	Has this program changed your opinion about the Red Cross?	<i>¿Este programa ha cambiado su opinión sobre la Cruz Roja?</i>	Yes / Sí No	29 31
Yes	29	In case it did, how did your opinion change?	<i>En caso de que Sí, ¿Cómo cambió su opinión?</i>	Improved / Mejoró It became worse / Empeoró	31
Yes	30	If you were selected to receive humanitarian aid, what kind of	<i>¿Si usted fuese seleccionado para recibir apoyo humanitario, qué tipo</i>	Cash / Dinero en efectivo Items / Artículos	31
No	31	Do you have any comments, suggestions or feedback to share?	<i>¿Tiene algún comentario o sugerencia que compartir?</i>	Open Question / Pregunta abierta	32
N/A	32	Thank you very much for your time! Have a nice day!	<i>¡Muchas gracias por su tiempo, disfrute un excelente día!</i>	N/A	END





Contact information

For further information specifically related to this operation please contact:

- **IFRC Regional Representation:** Alberto Cabrera; office phone: +507 317 3050 ext.311; mobile phone: +507 6674 1587; email: alberto.cabrera@ifrc.org



Click here

1. Click [here](#) to return to the title page

How we work

All IFRC assistance seeks to adhere to the Code of Conduct for the International Red Cross and Red Crescent Movement and Non-Governmental Organizations (NGO's) in Disaster Relief and the Humanitarian Charter and Minimum Standards in Disaster Response (Sphere) in delivering assistance to the most vulnerable.

The IFRC's vision is to inspire, encourage, facilitate and promote at all times all forms of humanitarian activities by National Societies, with a view to preventing and alleviating human suffering, and thereby contributing to the maintenance and promotion of human dignity and peace in the world.

www.ifrc.org

Saving lives, changing minds.



The IFRC's work is guided by Strategy 2020 which puts forward three strategic aims:

1. Save lives, protect livelihoods, and strengthen recovery from disaster and crises.
2. Enable healthy and safe living.
3. Promote social inclusion and a culture of non-violence and peace.

