



Case study:

Unconditional cash transfers response to Typhoon Haiyan (Yolanda)



© **International Federation of Red Cross
and Red Crescent Societies, Geneva, 2014**

Copies of all or part of this study may be made for noncommercial use, providing the source is acknowledged. The IFRC would appreciate receiving details of its use. Requests for commercial reproduction should be directed to the IFRC at secretariat@ifrc.org.

The opinions and recommendations expressed in this study do not necessarily represent the official policy of the IFRC or of individual National Red Cross or Red Crescent Societies. The designations and maps used do not imply the expression of any opinion on the part of the International Federation or National Societies concerning the legal status of a territory or of its authorities. All photos used in this study are copyright of the IFRC unless otherwise indicated. Cover photos: Philippine Red Cross.

P.O. Box 303
CH-1211 Geneva 19
Switzerland
Telephone: +41 22 730 4222
Telefax: +41 22 733 0395
E-mail: secretariat@ifrc.org
Web site: www.ifrc.org

Case study: Unconditional cash transfers response to Typhoon Haiyan (Yolanda) 1281900 09/2014 E 30

Follow us on:



Case study:

Unconditional cash transfers response to Typhoon Haiyan (Yolanda)

The International Federation of Red Cross and Red Crescent Societies (IFRC) is the world's largest volunteer-based humanitarian network. Together with our 189 member National Red Cross and Red Crescent Societies worldwide, we reach 97.1 million people annually through long-term services and development programmes as well as 85.1 million people through disaster response and early recovery programmes. We act before, during and after disasters and health emergencies to meet the needs and improve the lives of vulnerable people. We do so with impartiality as to nationality, race, gender, religious beliefs, class and political opinions.

Guided by *Strategy 2020* – our collective plan of action to tackle the major humanitarian and development challenges of this decade – we are committed to 'saving lives and changing minds'.

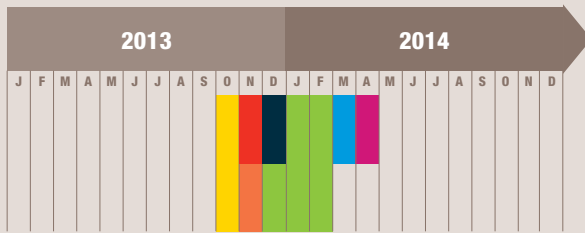
Our strength lies in our volunteer network, our community-based expertise and our independence and neutrality. We work to improve humanitarian standards, as partners in development and in response to disasters. We persuade decision makers to act at all times in the interests of vulnerable people. The result: we enable healthy and safe communities, reduce vulnerabilities, strengthen resilience and foster a culture of peace around the world.

Contents

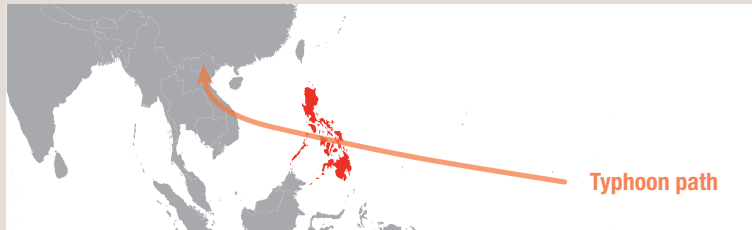
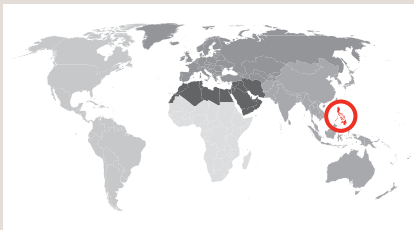
1. Humanitarian context	3
.....	
2. Programme overview	5
.....	
3. Programme description	6
Context and programme choice	6
Assessment and programme design	6
Cash grant value rationale	7
Household selection	8
Beneficiary communications	8
Encashment process	9
Programme outcome	9
.....	
4. Cash based programming facts	10
.....	
5. Good practice and lessons learned	11
Philippine Red Cross	11
Red Cross Red Crescent Movement	12
.....	
Annex 1. Key features of the two financial service providers used in Haiyan Operation	14
.....	

Case study: Unconditional cash transfers response to Typhoon Haiyan (Yolanda)

Humanitarian context



- October 2013 ■ Appointment of a cash focal point at Philippine Red Cross headquarters
- 8 November 2013 ■ Typhoon Haiyan (locally known as Yolanda)
- November 2013 ■ Assessment and programme design
- December 2013 ■ Start of cash disbursement in Antique, Capiz, Iloilo and Leyte (Ormoc)
- Dec – Feb 2014 ■ On-going programming (beneficiary communication, distribution and monitoring)
- March 2014 ■ Case study development of the cash transfer response in Typhoon Haiyan
- April 2014 ■ Philippines cash operation learning event in Washington, D.C



1. Humanitarian context

Typhoon Haiyan, the most powerful storm ever recorded, first made landfall in the morning of 8 November 2013 in Guiuan, Eastern Samar province, causing extensive damage to life, housing, livelihoods and infrastructure across nine of the Philippines' provinces. The islands of Leyte and Samar were among the hardest hit where 90 per cent of the infrastructure of Leyte's largest urban centre, Tacloban City, was destroyed. The Philippines authorities estimated that 13 million people had been affected, 3.4 million displaced and at least 5,209 people were confirmed dead.

As a response to Typhoon Haiyan, the International Federation of Red Cross and Red Crescent Societies (IFRC) launched a preliminary Emergency Appeal to support the Philippine Red Cross in delivering humanitarian assistance to 100,000 families (500,000 people) within 18 months. A significant proportion of the immediate needs (food and non-food items (NFIs)) in the Emergency Appeal were to be met through cash-based modalities. It was anticipated that essential needs for 100,000 families would be met through a combination of in-kind and cash-based assistance, with 50,000 families benefiting from unconditional cash grants.

It is critical to note that providing unconditional cash grants to meet immediate needs at this scale within weeks of a disaster had never been attempted by the Philippine Red Cross or the IFRC. The largest emergency cash operation by the Philippine Red Cross to date reached 3,000 families in response to the multiple typhoons in the summer of 2013.

2. Programme overview

National Society	Philippine Red Cross
Appeal code	Typhoon Haiyan – MDRPH014
Objective(s)	To contribute towards meeting basic needs of the most vulnerable population in selected areas affected by Typhoon Haiyan (Yolanda)
Duration	Operation planned for a three month period, completed in four months
Location (provinces)	<ul style="list-style-type: none"> • IFRC Programme: Aklan, Antique, Capiz, Iloilo, Leyte (Ormoc), East Leyte • German Red Cross bilateral programme: Antique, Capiz, Iloilo, North Cebu • Netherlands Red Cross bilateral programme: Western Leyte • Swiss Red Cross bilateral programme: Palawan • International Committee for the Red Cross (ICRC): Samar and Eastern Samar
Direct costs	<p>For IFRC programme only:</p> <p>Total cost of grants: CHF 2,755,346</p> <p>Total cost of financial service fee: CHF 56,076</p> <p>Percentage of financial service fee/cost of grants: 2 per cent of total cost of grants</p>
Main sectors	Relief/immediate needs
Number of households	<p>IFRC programme: 45,171 households</p> <p>German Red Cross bilateral programme: 10,041 households</p> <p>Netherlands Red Cross bilateral programme: 3,992 households</p> <p>Swiss Red Cross bilateral programme: 2,000 households</p> <p>Total = 61,204 households who received unconditional cash grants</p> <p>ICRC = 29,600 households</p>
Household selection criteria	<ul style="list-style-type: none"> • Barangays¹ were selected based on the extent of damage from Typhoon Haiyan. It was then decided that all households within these selected barangays would receive assistance. • For the German Red Cross and Swiss Red Cross bilateral programmes, selection criteria was based on shelter and household vulnerability
Main activities	<ul style="list-style-type: none"> • Geographical targeting of barangays • Recruit and train staff and volunteers • Identify and register households within selected barangays • Prepare and disseminate beneficiary communications materials • Plan cash distribution • Disbursement orders to financial service providers • Organize distribution sites and processes • Conduct post-distribution monitoring activities • Financial reconciliation with financial service providers
Key outcome(s)	<ul style="list-style-type: none"> • Households were able to cover part of their basic needs with the cash grant (mostly food, shelter, health and education expenses) • Perception of the programme was very positive in the selected communities • Proved role for IFRC and National Societies to meet immediate needs with large scale rapid unconditional cash programme

1. Barangays are the smallest administrative division in the Philippines. In the targeted area, an average barangay is comprised of around 500 families, but it can vary up to 2,000 families.

Number of staff involved (IFRC programme only)	Philippine Red Cross: two staff (including a cash focal point), eight chapter administrators, 50 volunteers, 140 youth volunteers IFRC: 18 international delegates from IFRC Global Surge (FACT/ERU)
Other Red Cross Red Crescent involvement	<ul style="list-style-type: none"> • Philippine Red Cross, IFRC, German Red Cross, Netherlands Red Cross and Swiss Red Cross • The ICRC planned for a large unconditional cash transfer programmes for 30,000 households in Samar and Eastern Samar Provinces in April 2014 as part of the Haiyan response

3. Programme description

Context and programme choice

Factors that made the Philippines a conducive environment for rapid cash transfer programming at scale included:

- Long experience of cash transfer programming in the Philippines (including a large social safety net programme known as the “4P”²).
- Government support for cash programme in Haiyan response.
- Philippine Red Cross’ institutional framework and internal preparedness level for cash transfer programming. This was in part due to their preparedness work, supported by the IFRC, which brought about leadership commitment and capacities in cash transfer programming within the National Society, experience of distributing unconditional cash grants from previous small-scale pilots in 2013, cash standard operating procedures (SOPs) (draft version approved in October 2013) and pre-agreements with two remittance companies for cash delivery.
- Quick recovery of markets soon after Typhoon Haiyan in many of the affected islands, especially in Panay, Cebu and Ormoc. This is mainly due to the fact that Manila and the main logistic hubs were not affected by the typhoon (except in Leyte-Tacloban). The main constraints on markets were the roads, and as soon as they were cleared, the markets were able to get back to pre-typhoon levels in a few weeks.

Internal acceptance within the National Society and staff confidence were key to launching the cash operation. Even though the chapters in Haiyan affected areas had never implemented cash transfer programmes, it was felt that the cash focal point at headquarters level (officially appointed in October 2013) and cash-experienced chapter staff would be able to manage a scale-up operation using unconditional cash grants.

When the Emergency Appeal was launched on 12 November 2013 to cover the immediate needs of 100,000 families (500,000 people), it was decided that the relief assistance would include a large cash component through the provision of unconditional grants for up to 50,000 families (250,000 persons). An IFRC global surge cash team, composed of American Red Cross, British Red Cross and Danish Red Cross delegates, was deployed to support the Philippine Red Cross³ with the design and the implementation of the operation.

² Pantawid Pamilyang Pilipino Program or 4Ps is a social net cash transfer programme of the Philippine government.

³ Referred to as the “cash team” onwards.

Assessment and programme design

It was clear that Typhoon Haiyan was a large-scale disaster that severely affected millions. However, the widespread effect across the Visayas, a region with dispersed islands, made it challenging to collect accurate information for

assessment. Through secondary data, it showed that food was a priority for the affected population, as well as shelter and restoration of livelihoods. The early recovery of some of the affected the communities proved that cash based programming was well placed in meeting these needs.

Immediately after the typhoon, markets in areas such as Tacloban were severely impacted and non-functional. However, field information indicated that markets in certain locations, such as Panay Island and Cebu, were quickly functioning at pre-typhoon levels for basic food and non-food commodities, although prices were generally higher. Thanks to the Philippine Red Cross chapters and information on markets gathered by other organizations, such as World Vision in Panay, the cash programme team had good general knowledge of functioning markets in the affected areas even though a rapid market assessment (RAM) was not possible to document critical market information.

The cash team used existing pre-agreements between the Philippine Red Cross and two remittance companies, LBC and GCash, as the third party distributor. Cash Learning Partnership (CaLP) previously assessed the functioning delivery mechanisms in the Philippines and categorized LBC as green and GCash as yellow.⁴ These remittance companies were selected as cash delivery mechanisms due to pre-existing contracts, as well as the confidence the Philippine Red Cross had in these providers from their experience in previous emergencies.

The cash team worked on geographical targeting using the Philippine Red Cross' SOPs. The following set of variables were used for prioritizing provinces and municipalities, and a weight system was used to narrow it down to final targeting:

- a) proportionality of the affected population to the total population
- b) poverty ranking of the province
- c) class of municipality
- d) proportion of fully and partially damaged housing stock.

The results of the geographical targeting were cross-checked with the government (Head of Municipalities and Head of the Provinces) and the Department of Social Welfare for the choice of targeted Barangays.

Cash grant value rationale

Each family received a cash grant value of 2,000 pesos (CHF 40) in all provinces but East Leyte, where selected families received a cash grant value of 5,000 pesos (CHF 100). Initially, the cash team proposed an amount of 6,000 pesos (CHF 120), based on the needs of affected households (food and shelter repair). However, the Philippine Red Cross expressed that the amount was too high compared to their previous unconditional cash grants programmes and could raise beneficiary expectations for similar cash grant values in future programmes. It was, therefore, decided that the cash grant value be set at 2,000 pesos based on Philippine Red Cross' cash SOPs and value for a monthly standard food package: 200 pesos/three days package for one month of assistance = 2,000 pesos.

In the first month following Typhoon Haiyan, there had not been a standard amount set for unconditional cash transfers among response organizations. In December, the Food Security and Agriculture Cluster (FSAC) recommended that members adopt a cash transfer value of 4,300 – 4,500 pesos based on the value of a monthly food basket established by the World Food Program (WFP) who worked

4 Following the disaster, CaLP categorized each provider based on their post-disaster capacity as the following:

- **Green** – most suitable for response phase; also good for early recovery
- **Yellow** – potential for use during the response phase; perhaps better for early recovery
- **Red** – probably too many constraints to provision of rapid response; but can be considered for recovery stages

Case study: Unconditional cash transfers response to Typhoon Haiyan (Yolanda)

with the Philippines government. The IFRC cash surge team thus recommended that the Philippine Red Cross increase the unconditional cash grant amount for East Leyte to 5,000 pesos based on the 4,500 pesos estimate plus a one-day wage. Given the amount of damage and loss was disproportionately higher in East Leyte than in other affected provinces, a higher cash grant amount in this area would better enable affected families to stabilize their food security, begin to re-establish their livelihoods activities and improve their immediate shelter.



A Philippine Red Cross volunteer shows his team a beneficiary card that will be given to each household. Photo: IFRC.

Household selection

Based on geographical targeting, all households from targeted barangays were selected to receive the cash grant using a blanket distribution approach.

In terms of beneficiary registration it was decided to collect a minimum amount of data per beneficiary (last and first name, address, barangay), which enabled for a more rapid distribution. An Excel spreadsheet was used to manage data, as the databases in use during the operation by RCM partners were not available in all the cash transfer programming locations with the exception of Ormoc. Barangay officials first drafted the lists and the cash teams randomly verified the selected households using a 10 per cent sample size.

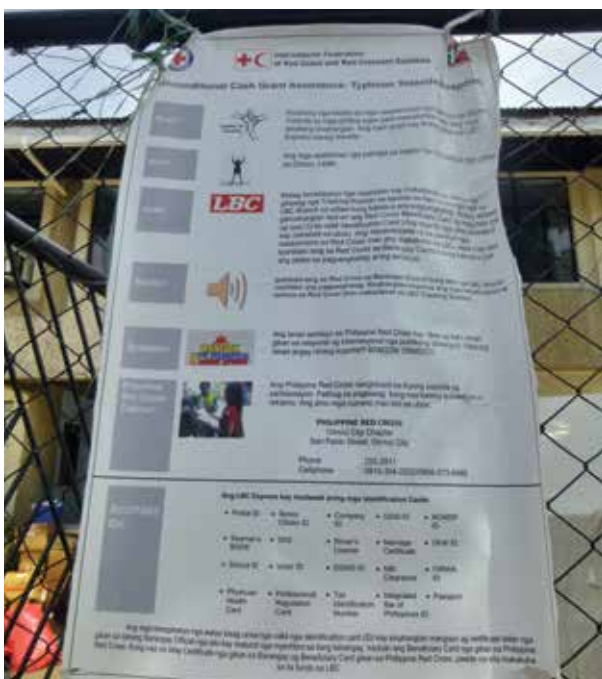
The teams would typically proceed to the household selection with three community visits: the first visit was to explain the programme and discuss beneficiary lists provided by officials from the barangays; the second visit was to verify the list and distribute beneficiary cards; and the third visit was to announce the upcoming distribution and post the final beneficiary list on a public building.

Beneficiary communications

A strong component of the programme was the beneficiary communications strategy. Beneficiary communications materials (flyer, FAQs), were translated into the local language, explaining the purpose and rationale of the programme, distribution process and complaint response mechanism was developed.

Complaints response mechanism included dedicated hotline phone numbers in each chapter and information/complaint desk on distribution sites.

Most of the calls or texts received on the dedicated phones were about beneficiary selection process and thank you messages.



Example of communications material posted in Ormoc branch. Photo: IFRC.

Case study: Unconditional cash transfers response to Typhoon Haiyan (Yolanda)

Encashment process

Prior to the distribution, the cash team had to plan for disbursement orders with the remittance companies and to anticipate financial reconciliation (including receipts printings) post-distribution which, later, proved labour-intensive. The entire distribution process required detailed attention and strong coordination with the IFRC and the Philippine Red Cross finance teams.

The distribution process included the following steps:

- Registering and issuing unique numbers to households using remittance companies' formatted documents.
- Verifying households by the Red Cross teams at the distribution sites.
- Overseeing the distribution of cash by the remittance companies' staff.
- Financial reconciliation on distribution site to compare signed distribution lists versus the total amount of cash distributed by the remittance agency.

Programme outcome

In total, the Movement provided cash grant supports to 90,779 families from December 2013 to April 2014, as per the detailed location map.

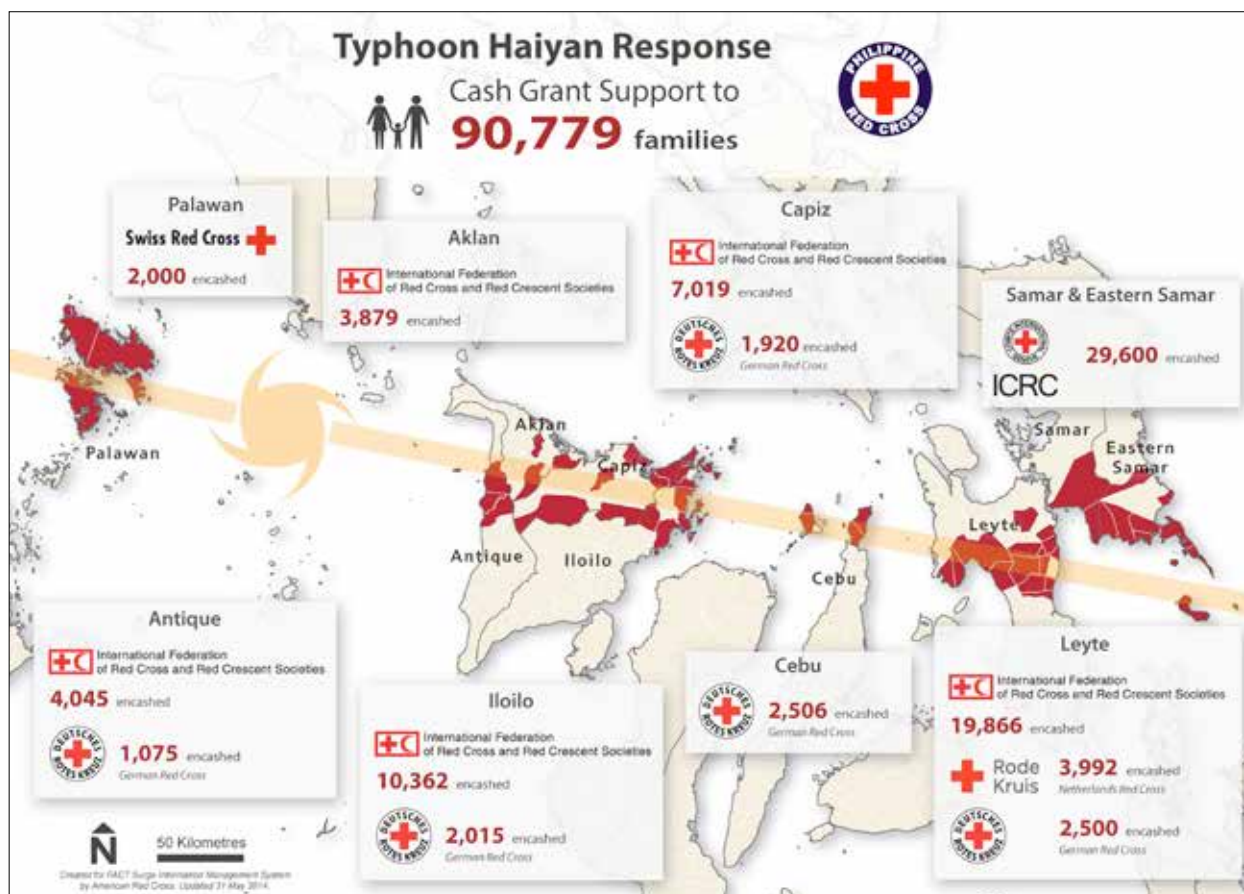


Image provided by IFRC's Surge Information Management System.

4. Cash based programming facts

Total transfer amount per household	<ul style="list-style-type: none"> • 2,000 pesos (CHF 40) per household in all targeted areas, except East Leyte • 5,000 pesos (CHF 100) per household in East Leyte
Number of payments	One payment per household over the course of the programme
Percentage value of cash transfer amount to total project cost	For the IFRC programme: 2 per cent of total cost of grants covered the total cost of the financial service fee
Modality	Unconditional cash grant
Delivery mechanism	<ul style="list-style-type: none"> • Cash distribution through a third party (remittance companies) • Only the Swiss Red Cross programme used direct cash in envelope distribution (since there was no service provider available at the distribution time in targeted area of Palawan Province)
Method for setting value of the cash transfer	<ul style="list-style-type: none"> • Cash grant value of 2,000 pesos was based on Philippine Red Cross' SOPs and value of their standard relief package • Cash grant value of 5,000 pesos was based on the cost of a monthly food basket in East Leyte and the recommendations of the FSAC and the government
Partners/service providers	<ul style="list-style-type: none"> • Existing pre-agreements were in place with two remittance companies: LBC and GCash • Refer to Annex 1 for the "Key features of the two financial service providers used in the Haiyan Operation"
Service provision charges	<ul style="list-style-type: none"> • 50 pesos (CHF 1) per transaction for LBC • 75 pesos (CHF 1.50) per transaction for GCash

5. Good practice and lessons learned

Good practice from the Haiyan operation that can inform future cash transfer programming in emergencies are highlighted below.

5.1 Good practice and lessons learned for the Philippine Red Cross

Enabling factor

Having SOPs for cash transfer programming and pre-agreements with the financial service providers in place before a disaster allowed the project to start quickly in the first phase of the emergency. This enabled rapid distribution with the first distribution implemented one month after the disaster and half of the disbursements made within the first two months following the emergency. The availability of a dedicated cash focal point in the National Society and the deployment of a “Yolanda Cash Task Force” comprised of trained and experienced staff and volunteers from the Philippine Red Cross was a critical part of the implementation which led to a smooth roll out of large cash distributions.

Methodology

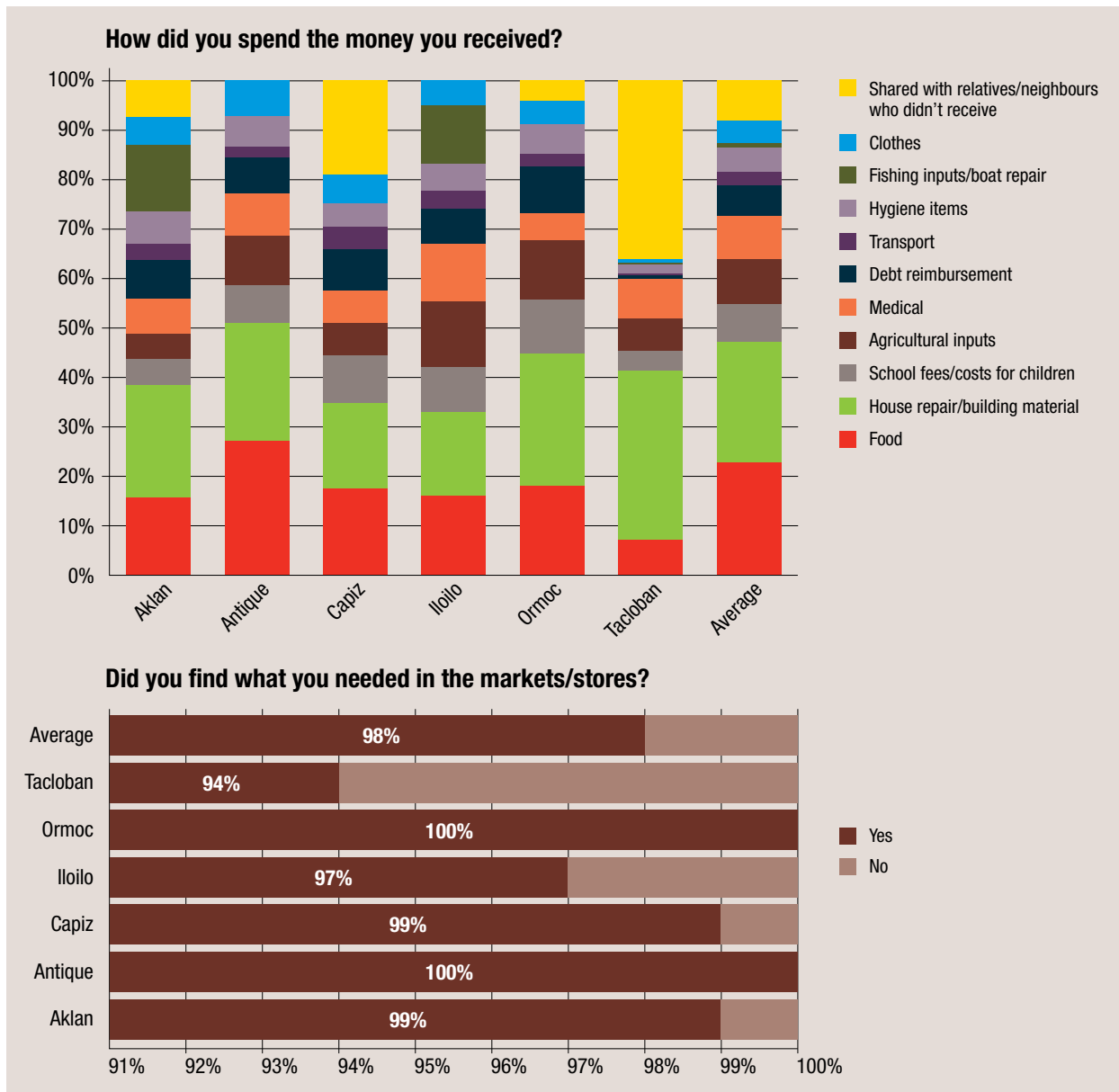
The large amount of time spent by the Philippine Red Cross in the affected communities (at least 3-4 community visits prior to distribution and one post-distribution monitoring visit) ensured strong acceptance of the programme in the targeted barangays and general confidence over the cash distribution process. Volunteer motivation and high levels of retention also benefited the operation which was particularly impressive given over 140 volunteers took part in the operation. The volunteers had to carry out intensive work of identification, registration and beneficiary communications for extended periods of time. A strong coaching system was in place and relevant tools were available for volunteers and team leaders to use.

Households broadly indicated that they were happy with cash and would prefer it to in-kind goods due to the flexibility and choice in meeting individual needs. The cash grant was mostly used to cover food needs, house repair, education fees and medical expenses. Households also indicated broad satisfaction with the accountability/feedback system implemented over the course of the programme.

No security incident was reported during the course of the programme, neither against Red Cross Red Crescent staff, the remittance companies nor within the communities. There were also no reports of tension in the post-distribution monitoring between families or within communities due to the cash grants. The decision over the use of cash grants was mostly made jointly by husband and wives within the families, and it was generally expressed that it was better to distribute cash grants to women as they are the traditional budget holders in the Philippines culture.

Across the programme, the funding transfer mechanism through the remittance companies (LBC and GCash) worked effectively, was low risk and was well organized. The speed of disbursement improved during the programme, especially after starting to use GCash as the preferred provider, reaching a record of 3,326 households served in one day in East Leyte at the end of February.

Monitoring data from the Haiyan Operation (Source: IFRC cash surge team)



5.2. Good practice and lessons learned for the Red Cross Red Crescent Movement

Enabling factor

The IFRC's support to the Philippine Red Cross' preparedness work which included institutional framework and internal preparedness, laid strong foundations for the Haiyan operation. Deployment of dedicated IFRC global surge cash teams was also a key factor in scaling up the operation by providing well-acknowledged support to the Philippine Red Cross. This was the case, in particular, in the areas of programme design, distribution planning, trainings at chapter level, financial reconciliation and information management (including

Case study: Unconditional cash transfers response to Typhoon Haiyan (Yolanda)

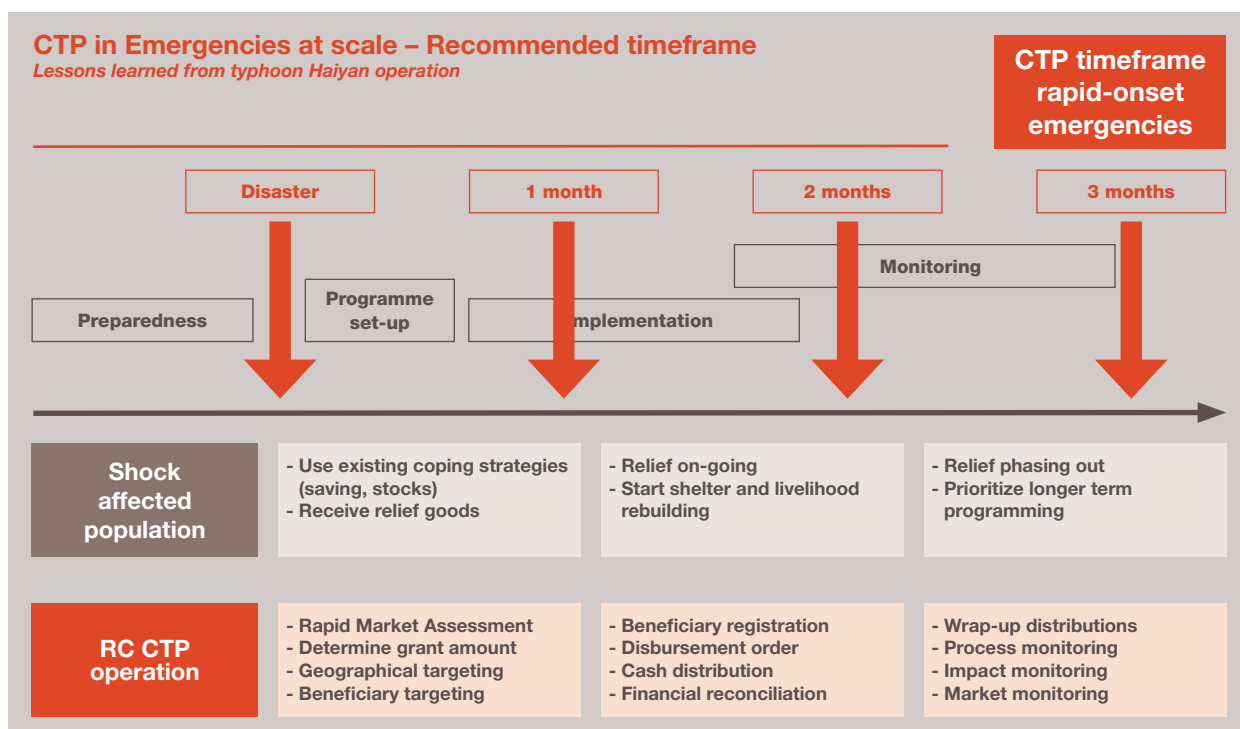
very informative maps, which were also key in achieving wider buy-in within the Movement and external partners).

Methodology

Implementation of cash transfer programme at scale in emergencies relies on four critical components: advocacy, cash delivery mechanisms, systems and human resources. Within human resources, it is critical to have a dedicated finance delegate to support the heavy financial process inherent to any cash-based programming. With all components in place in the Philippines, the Haiyan Operation will remain to date as the largest cash transfer programme implemented by the Movement after an emergency.

Ensuring proper coordination within the broader relief response is equally critical to the success of cash in emergencies operations. As part of the lessons learned from the Haiyan Operation, a recommended standard timeframe has been developed for future large-scale unconditional cash grant programmes to meet immediate needs.

Recommended cash transfer programming timeframe



Annex 1. Key features of the two financial service providers used in Haiyan Operation

	LBC	GCash
Type of delivery mechanism	Remittance company (originally a cargo company) used for 10 years in the Philippines	Remittance company (part of a telecommunication network Globe) used in the last 2-3 years in the Philippines
Speed	<ul style="list-style-type: none"> • Can take time to recover from the disaster as they rely on the internet and electricity • Takes a minimum of three working days after receiving disbursement order to proceed with distribution 	<ul style="list-style-type: none"> • Functioning quite fast after the disaster as they depend on the phone network which is usually faster to recover than the internet • Takes a minimum of three working days after receiving disbursement order to proceed with distribution
Cost	<ul style="list-style-type: none"> • 50 pesos (CHF 1) per beneficiary • Fees are applied to all households within the disbursement order 	<ul style="list-style-type: none"> • 75 pesos (CHF 1.50) per beneficiary • Fees are only applied to households who received the cash grant
Scale and flexibility	<ul style="list-style-type: none"> • Uses their regular branch, so Red Cross distributions interfere with regular LBC customers • Maximum 500 households a day per branch • Average time of six hours to serve 500 households • Not very flexible as the whole process relies on LBC's unique transaction number 	<ul style="list-style-type: none"> • Uses a network of merchants who are able to reach any distribution site dedicated to the Red Cross • Maximum 3,300 households a day per distribution site • Average time of one hour to serve 500 households • Very flexible as they rely on beneficiary names provided by the Red Cross team
Coverage	<ul style="list-style-type: none"> • Limited coverage, especially in rural areas 	<ul style="list-style-type: none"> • Very large coverage area (see map above)
Acceptability and vulnerable groups	<ul style="list-style-type: none"> • Branches are far away for some households (maximum two hours) with transport fees of 100-200 pesos (i.e., in Antique province) • Distribution follow an alphabetical order making it difficult to organise dedicated lines for vulnerable groups • ID needed • No literacy required 	<ul style="list-style-type: none"> • Distribution sites close to households (average time = 30 min) with reduced transport fees of 50 pesos • Dedicated lines can be organised for vulnerable groups as the distribution site is managed by Red Cross team • ID needed • No literacy required
Reliability	<ul style="list-style-type: none"> • Not very reliable as it is dependent on the internet and invalid transaction numbers or lack of cash flow can hamper distribution 	<ul style="list-style-type: none"> • Very reliable as it works on paper system and merchants always come with total amount of cash needed

Case study: Unconditional cash transfers response to Typhoon Haiyan (Yolanda)

	LBC	GCash
Security	<ul style="list-style-type: none"> • Very little risk for the Red Cross team, except from interference with other LBC customers • No security incident reported during the course of the program 	<ul style="list-style-type: none"> • More risk for Red Cross personnel as distribution site is outdoors • Main risk lies with GCash personnel as they operate in an open environment • No security incident reported during the course of the program
Human Resources	<ul style="list-style-type: none"> • Uses regular personnel of the branch (1-2 persons) • LBC does reconciliation work at the end of distribution day 	<ul style="list-style-type: none"> • Can provide up to 10 persons for distribution site • Red Cross does reconciliation work at the end of distribution day
Provinces where provider was used during the operation	Antique, Capiz, Ormoc, Ilollo, North Cebu	Aklan, Iloilo, East Leyte
Total numbers of households served within the operation	19,990 households (IFRC programme) 7,516 households (German Red Cross programme) Total: 27,506 households	25,181 households (IFRC programme) 3,992 households (Netherlands Red Cross programme) Total: 29,173 households

The Fundamental Principles of the International Red Cross and Red Crescent Movement

Humanity The International Red Cross and Red Crescent Movement, born of a desire to bring assistance without discrimination to the wounded on the battlefield, endeavours, in its international and national capacity, to prevent and alleviate human suffering wherever it may be found. Its purpose is to protect life and health and to ensure respect for the human being. It promotes mutual understanding, friendship, cooperation and lasting peace amongst all peoples.

Impartiality It makes no discrimination as to nationality, race, religious beliefs, class or political opinions. It endeavours to relieve the suffering of individuals, being guided solely by their needs, and to give priority to the most urgent cases of distress.

Neutrality In order to enjoy the confidence of all, the Movement may not take sides in hostilities or engage at any time in controversies of a political, racial, religious or ideological nature.

Independence The Movement is independent. The National Societies, while auxiliaries in the humanitarian services of their governments and subject to the laws of their respective countries, must always maintain their autonomy so that they may be able at all times to act in accordance with the principles of the Movement.

Voluntary service It is a voluntary relief movement not prompted in any manner by desire for gain.

Unity There can be only one Red Cross or Red Crescent Society in any one country. It must be open to all. It must carry on its humanitarian work throughout its territory.

Universality The International Red Cross and Red Crescent Movement, in which all societies have equal status and share equal responsibilities and duties in helping each other, is worldwide.

**For more information on this publication,
please contact:**

Michael Belaro

Cash and Livelihood Focal Point
Philippine Red Cross

E-mail: michael.belaro@redcross.org.ph

Claire Holman

Cash in Emergencies Officer
IFRC Secretariat

E-mail: claire.holman@ifrc.org

