



STORIES OF **CHANGE**

PH Cash Working Group
CASH STORIES



BRIEF HISTORY

In 2009, humanitarian agencies in the country implemented cash transfer programming (CTP) as a relief and recovery response post Typhoon Ketsana that struck densely populated urban areas in the northern parts of the country, forcing more than 150,000 families out of their homes. Since then, agencies have progressively used CTP in humanitarian programming: in 2011 for Tropical Storm Washi, to assist more than 20,000 flood-affected Filipinos in Northern Mindanao; and then again in 2012 for Typhoon Bopha (Pablo), which struck Eastern Mindanao, central Visayas, and Palawan, killing more than 1,000 Filipinos and affecting over 6.2 million people.

With the growing use of CTP in the country to respond to both disasters and conflict, humanitarian agencies needed a forum to share knowledge, lessons, and to have technical discussions and workshops.

In 2012, in the heels of the Typhoon Pablo response, the Cash Learning Partnership (CaLP), through its Asia Regional Office, facilitated the establishment of the first Cash Working Group to provide such a forum to CTP actors in-country. The CWG convened several meetings in Manila, but by 2013, without a leadership and governance structure, the group had effectively disbanded.

Post Typhoon Haiyan (Yolanda), when it was well predicted that CTP would be highly considered as a modality of assistance, given the country's experience in CTP and the scale of the disaster, CaLP Asia came to the Philippines to revive the CWG, with assistance from UN OCHA.

Throughout the humanitarian response, the Manila CWG has provided the space for a variety of actors involved in cash transfer programming in Haiyan: NGOs, UN agencies, financial service providers, government stakeholders, and donors. From January through March 2014, the Manila CWG was chaired by USAID's Scaling up Innovations in Mobile Money (SIMM) project, with facilitation support from OCHA. From March through the transition phase from humanitarian to recovery in July 2014, OCHA acted as the CWG Chair. During the response, part of OCHA's role in cash coordination included designating a dedicated cash coordinator, participating in cluster meetings, providing guidance and resolving some burning issues around cash and promoting coordination among agencies with CTP, encouraging clusters and partner agencies to have—at the very least—CTP-focused meetings that could help address duplication, targeting and other issues, as well as sharing technical/operational expertise at the hub-level.





**Alberto
BOCANEGRA**
HEAD OF DELEGATION,
PHILIPPINES, IFRC

MESSAGE FROM THE
HEAD OF COUNTRY DELEGATION,
PHILIPPINES, IFRC

Cash and voucher assistance can have transformational benefits in terms of dignity and choice. Evidence shows that providing cash and voucher assistance (CVA) is an efficient, effective, and transparent way of supporting disaster- and crises-affected populations, a tool which fundamentally promotes people's independence and choice. It is with great recognition that cash, when maximized, has the potential to benefit not only our operational efficiency but more importantly, better address the needs of the families and communities we serve.

The International Red Cross and Red Crescent Movement (the Movement) is currently the second largest humanitarian distributor of CVA in the world. The International Federation of Red Cross and Red Crescent Societies (IFRC) is committed to support its member National Societies to increase the utilization of CVA even further across the operational responses. At the global level, we aim to demonstrate global cash leadership by reaching 50% of our humanitarian action delivered through cash by 2025.

Furthermore, following the Manila Call for Action (approved during the 10th Asia Pacific Conference), National Societies are encouraged to adopt cash programming as an important tool to maintain dignity among affected population and at least 60% of these National Societies must be “cash-ready” by the end of 2022.

These commitments can only be realized with the recognition on the roles of local humanitarian actors that are critical in ensuring an effective humanitarian response.

The Philippine Red Cross (PRC) has proven its distinct role in furthering localization of humanitarian action and championing dignity of humanitarian action through the use of CVA. PRC has more than a decade of experience in implementing CVA and responded to the largest disasters and crisis situations in the country. And in those years, PRC continuously exemplified stronger commitments and leadership of further localization. Now, CVA comprises 25% of PRC’s overall budget for emergency responses in various operations.

PRC is also an active member of the Philippine Cash Working Group (CWG) which was organized and established by different humanitarian actors in the country to promote the use of cash programming. The cash case stories presented here in this publication is a testament of how cash and voucher assistance has effectively delivered humanitarian assistance to the most vulnerable communities.

Congratulations to the Philippine Cash Working Group!



**Maria
Rosario
FELIZCO**
COUNTRY DIRECTOR,
OXFAM, PILIPINAS

MESSAGE FROM CWG CHAIR,
COUNTRY DIRECTOR,
OXFAM, PILIPINAS

In the Philippines and elsewhere, cash transfer has been Oxfam's preferred strategy for delivering aid during emergencies because it gives people living in poverty the power and flexibility; it helps the local economy recover and is more efficient as a means for delivering aid.

During the recovery phase of the Typhoon Haiyan response, Oxfam pioneered the use of an electronic solution to cash transfers. Oxfam's experience shows that in many cases, people in poverty can live in greater dignity if they have better control over their lives by having access to financial products and services that provide a way out of poverty. More effective aid delivery could hasten efforts on poverty reduction and building resilience. Timely cash-based assistance can enable vulnerable households and communities to protect their productive assets (such as agriculture and fishing inputs, for example) and avoid negative coping strategies during a crisis. Cash transfer during emergencies prevents low-income families from slipping back into poverty and mitigates the erosive impact of crises on livelihoods.

With all the lessons we have learned, Oxfam continues to use cash transfer programming during emergency response and is scaling it through digital cash transfer. For instance, prior to the landfall of Typhoon Rai (local name: Odette), more than Php 4 million was distributed through digital cash transfer to 2,650 families in 40 barangays in Salcedo, Dolores, Lawaan, Quinapondan, and Balangiga towns in Eastern Samar to assist households in prioritizing their urgent needs.

It is both a privilege and honor to be the Cash Working Group (CWG) Chair; and seeing these stories from member organizations is a testament to how we have learned from previous experiences during Typhoon Haiyan, and Typhoon Ondoy, among others.

Cash transfer programming still has a long way still to go. These stories are also learning opportunities in the use of cash transfer programming (CTP) from which we can harvest lessons and best practices that can be used to innovate, and to develop CTP further to serve the vulnerable sectors and population.



**Brenda
BARTON**
COUNTRY DIRECTOR,
WFP, PHILIPPINES

MESSAGE FROM THE
COUNTRY DIRECTOR,
WFP, PHILIPPINES

Where markets and financial sectors are functioning, it is globally recognized that the most effective means of ensuring food security and positive nutrition outcomes remains cash transfers. In addition to strengthening local markets by injecting cash into the economy, cash transfers and vouchers put purchasing power directly into the hands of households in need - empowering them with the choice and the means to address their essential needs, while simultaneously boosting the local economy.

Research shows that when impoverished households are given purchasing power, they are more likely to make positive nutrition choices and less likely to sacrifice food security in order to meet other needs. Ultimately, by putting people at the centre of assistance - giving a dignified hand up rather than a hand out - we empower and transform them from beneficiary recipients to active consumers and participants within their local communities and economies.

Indeed, cash assistance, in its various forms, gives a degree of financial autonomy and purchasing power to vulnerable households (especially those with children),

allowing them to address their daily essential needs, whilst improving their overall welfare and nutrition conditions. Vouchers, restricted to the purchase of fresh produce, encourage people to eat a more balanced and diversified diet, which is always a challenge in emergencies. We see time and time again how cash simultaneously stimulates markets and local demand for such important produce like fruits and vegetables.

The real life stories of farmers and fishermen who have benefitted from cash assistance initiatives from organizations such as ours, IFRC and CARE in the past, are testament to the lifeline that cash provides people in times of dire need. We have all recently witnessed the devastating impact Typhoon Rai (Odette) has had on agricultural activities in the most severely hit parts of the Philippines, destroying the livelihoods of millions. Helping survivors of disasters to rebuild their lives after losing everything is something we at WFP are committed to and we are inspired by encouraging and affirming stories of hope from communities, even during times of devastation and despair; and the difference we can all make together.

The most recent example of how valuable cash assistance programmes can be for those in need is illustrated by some of the stories we heard after Typhoon Ulysses struck the Philippines in November of 2020.

As 59-year old corn farmer Nida shared with us, "After typhoon Ulysses, there was flooding and everything we had was destroyed – all the corn that my husband and I had planted over the years, gone just like that. I was so worried about how we were going to manage, knowing we would not be able to borrow money, as paying it back would be very difficult for us with the high interest rates. We have 5 children, and one is in college. The cash support we received after typhoon Ulysses helped us so much with rebuilding our lives. With the 2, 900 pesos cash we received, we could buy corn and fertilizer to replant our crops, 25 kilos of rice, kitchen utensils and meat for our family".

Another beneficiary of this crucial cash assistance, single mother, Evangeline, said: "After typhoon Ulysses hit our area, I did not know who to turn to for help as all my community was affected by this calamity, so it was a big relief for me to hear I would receive a cash transfer from WFP and their partners to help me and my kids get through this difficult time."

And now in the wake of the immense destruction and displacement we have witnessed following one of the most catastrophic typhoons to date (Odette), we are

even more pressed to deliver cash assistance to affected households in response to this most recent event. The HNP (Humanitarian Needs Plan) includes significant multi-sectoral cash based interventions for both immediate relief and recovery. In the case of WFP, the intention is to cover a caseload of up to 50,000 households - 250,000 people in total - and to concentrate support on the most vulnerable communities in several regions. Government also recognizes the value of cash support and is planning ahead for households that have been destroyed and severely damaged.

In addition to cash provided during disaster response and times of emergencies such as natural hazard-induced disasters and calamities, WFP also integrates cash assistance into our broader programmes - namely our social protection and safety net initiatives. Our focus includes supporting the Government of the Philippines; in collaboration with the Department of Social Welfare and Development (DSWD) with their various cash transfer platforms in order to deliver on their specific objectives regarding cash assistance to vulnerable households. This is in alignment with national social protection systems. In this case, we assist with building government capacity around beneficiary information and transfer management, specifically with regard to shock response.

Since 2013 to date, considering that WFP has largely been able to transition from relief assistance to capacity strengthening, we have provided a total of US\$22m in assistance - these funds were subsequently injected into the Philippines economy. In 2020 alone, 37% of our support was in the form of cash.

As we collectively escalate immediate recovery assistance to Typhoon Odette victims, I know we will hear of more stories from those families and households who are helped by cash transfers. Amidst many challenges, including destroyed markets and challenging connectivity for financial service providers and people targeted for cash assistance, we greatly appreciate the partnership of like-minded organizations who share the same values and spirit of deploying cash assistance solutions urgently to those who need it most.

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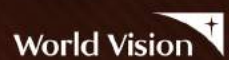
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Better Than Cash Alliance





**Always First,
Always Ready,
Always There.**

**The Philippine Red Cross is
a non-profit, donor-funded,
volunteer, humanitarian
organization committed to
providing quality, life-saving
services that protect the life
and dignity of the most
vulnerable Filipinos.**



COVID-19 CASH ASSISTANCE

Philippine Red Cross (PRC)

is one of the National Societies in the Asia-Pacific region that has supported and consistently used cash and voucher assistance (CVA) across its emergency operations may it be small to medium scale. In 2013, PRC made a significant accomplishment to reach a large-scale cash in emergency response reaching 90,000 households in three months' time. Since then, cash transfer has been consistently used by PRC in its emergency responses from 2014 to present. In 2020 alone, PRC covered 35,205 household beneficiaries in six emergency operations in 19 provinces. Lessons from the COVID-19 response and other emergency operations suggests that there is a need to have a robust and flexible financial service provider (FSP) that offers cash disbursements mechanisms in the varied context that PRC operates.



CASH ASSISTANCE TO AFFECTED FAMILIES

COVID-19 Cash Support

This is an evolving, complex scenario with an increasing number of cases and quarantine situations that may be extended from one month to three months or more depending on the situation.

Existing humanitarian support is planned, while the government support is being provided, but considering the number of affected families that need to be assessed and supported in the epicenter Metro Manila, other highly urbanized areas and other provinces, the movement and the organization must consider all necessary key measures for the challenges that may arise.

Based on the current situation, the key operational challenges will include the unsure situation of the health and economic status of the cities, province and the country as well as difficulty in targeting and community engagement due to the possible transmission of the diseases to beneficiaries and to the humanitarian workers. Moreover, considering that the profile of the priority areas are urban in context which comprises 37% (4.0 million) slum or congested communities, this should be taken into account for targeting strategies.

The epicenter of the COVID in the country is located in the National Capital Region which is the center of trade and governance of the country, dependency on cash is relevant for daily activities. In addition, based on the continuous health reports, the province of Cebu and its cities are now being affected by the pandemic and due to the increasing case, Cebu City was included among areas with high cases in terms of morbidity.

Further, other areas in Visayas are now being affected and the local government unit with the advice of national agencies, people movements are being controlled by declaring enhanced community quarantine. Most of the areas affected by the pandemic are urban in nature, and the main source of commodities of the households in urban areas are mostly coming from the market and relief provision due to limited space for alternative sources for backyard gardening and the like. And due to the declaration of quarantine situations, there were closure of restaurants, malls, merchandises and others and this led to the affectation to the livelihood of the people.

The Government and humanitarian agencies are scaling up their emergency assistance on provision of health protective equipment, food, cash for daily needs and other necessities including support on the scarcity of health practitioners in the country.

Given the situation of the area, Cash and Voucher Assistance (CVA) have the potential to make the humanitarian response to the crisis is more cost-efficient while addressing a range of different needs.

In the Philippines, the use of CVAs to respond to humanitarian needs, such as those caused by typhoons and flooding, is very common, with cash transfers often the immediate first response of many actors. The Philippine Red Cross (PRC) has been working in Metro Manila with its local chapter for years with positive acceptance of the organization and volunteer mobilization. PRC are well established and crucially experienced in the implementation of cash-based interventions, going back as far as the 2013 Haiyan response, where cash was distributed to affected families.

PRC ASSISTANCE TO AFFECTED POPULATION

COVID-19 Cash Story

Oliver, a father and a jeepney driver from Pasig City, Metro Manila experienced COVID-19 as a challenging situation for him and his family. His meager daily earnings as a jeepney driver were cut because he was not able to drive his jeepney due to the enhanced community quarantine level raised by the national government.

In this quarantine level, the general public were advised to stay at home, and the operation for all public utility vehicles was not allowed. With this nature of “No Work, No Pay” his family was among thousands of Filipinos affected by the pandemic forcing them to be dependent on the government’s provision of assistance.

Through the cash for work program, Oliver was mobilized for 7 days to support PRC in the house - to - house delivery of the food items consisting of 25 kg sack of rice and groceries intended for the identified vulnerable families with members inflicted with COVID-19 in Pasig City.



Oliver used his cash assistance to buy food for his family, milk for his children, and pay some of his debts.

TYPHOON RAI OPERATIONS

Multipurpose Cash Grants

Typhoon Odette brought about heavy rainfall and gale force winds causing severe flooding, threat of storm surges, and landslides. In effect, it brought down power and communication lines, caused water disruptions, made quite a number of roads and bridges not passable, and dealt substantial damage to properties and several essential infrastructures.



Ultimately, a significant percentage of the population from the affected areas was displaced and sought temporary shelter in evacuation centers.

The Philippine Red Cross, through its local chapters is continuously executing extensive efforts in responding and addressing the immediate needs of affected families relative to the impact of Typhoon Odette (RAI) through the provision of multipurpose cash grants and other service delivery across nine (9) prioritized provinces or eleven (11) areas in the country.

TYPHOON RAI OPERATIONS

Full Shelter Assistance

PRC is planning to reach 164 families under full shelter assistance (FSA). Total of 112 families will be supported via IFRC Emergency Appeal (EA) and 52 families will be supported by the Korean Embassy. To-date 72 houses out of 112 houses have been completed.

PRC is planning to reach 164 families under full shelter assistance (FSA). Total of 112 families will be supported via IFRC Emergency Appeal (EA) and 52 families will be supported by the Korean Embassy. To-date 72 houses out of 112 houses have been completed. Families who lost their houses due to lahar and rock flow of Mount Mayon were prioritized for the volunteers from the community, and local chapters are working hand in hand in unloading the corrugated galvanized iron sheets (CGIs) for distribution. The LGU indicated the disaster affected areas as non-safe zones. Hence, houses are built in the relocation site in Guinobatan, Albay. PRC received the full support and cooperation from different levels of government agencies in Albay for the implementation of shelter assistance. The local government provided the land and supported the site development for relocation. An agreement was made between the government and the recipients indicating that the lot in the relocation site will be donated to them, with a provision that they will not be selling the house and lot. PRC initiated the program through conducting a pilot construction to present the actual design to the household recipients.



Construction of the model houses as a pilot also serves as “on-the-job training” for members of the shelter project team and as a visual demonstration of safer construction techniques to households and the wider community. PRC revised the house design from half concrete house to fully concrete house to ensure increased durability, as the area is typhoon prone. Each family was provided with a conditional cash grant, 22 CGI sheets for roofing and labor charges. Furthermore, assistance will be complemented with latrines, handwashing facilities and awareness raising/training on safe shelter awareness. Cash grant allocation and labor charges per family was revised based on the new design, increased market prices and slope of the lot. Depending on the slope of the lot, required materials and labor hours vary. Cash grant amount ranges between PhP 165,000 (CHF 3,056) - PhP 185,000 (CHF 3,426), while labor cost is between PHP 52,500 (CHF 972) to PHP 63,000 (CHF 1,167).

TYPHOON ROLLY OPERATIONS

Livelihood Assistance

PRC deployed teams composed of both PRC / IFRC technical persons to conduct detailed assessments. Based on the assessment most of the economically vulnerable households were battling to cope with economic losses and at a risk of facing repeated cycle of indebtedness.



To support affected abaca and rice farmers, PRC prioritized providing Household Livelihood Assistance (HLA) through a conditional cash grant which aims to replace assets lost, re-start livelihood activities or diversify livelihood opportunities. Each family was provided with a cash grant of PHP 10,000 (CHF 185). It was provided in two installments; PHP 6,000 (CHF 111) and PHP 4,000 (CHF 74) respectively, to ensure right usage of the cash grant. In-line with the funding raised, PRC targeted a total of 2,702 families to support with HLA assistance. Through the IFRC EA 1,000 families each in Camarines Sur and Catanduanes were targeted totalling to 2,000 families. With the funding assistance from the American Red Cross 702 families were targeted in Catanduanes. The HLA activities were completed by the end of November 2021. Of the 2,000 families targeted, 1,894 households were reached through the assistance. The HLA component was complemented with training. Training on poultry and fish pond management, and agriculture related training were provided to household recipients. The training was conducted by the local agriculture's Office, in close coordination and collaboration with the PRC chapters. Families were also provided with vegetables seeds for food security. The Post Distribution Monitoring (PDM) was conducted, and the report is being finalized.

PRC ASSISTANCE TO AFFECTED POPULATION

Cash for Work

The primary aim of Cash for Work is to supplement household level income through employment on community works in clearing debris, restoring or rehabilitating community infrastructure which can be executed with local technical skills and human resources. Consultation with LGUs, relevant Government departments, is a must and should not be duplicating the work of the state public works department.



Barbers and Hairdressers were among the skilled daily wage earners whose job was affected by the enhanced community quarantine during the pandemic. With this in mind, this group was among the selected to be recipients of the cash for work program of PRC's - COVID 19 Support to affected communities.

This group, together with PRC Marikina Chapter, held a one (1) day "Operation Libreng Gupit" and offered free haircuts for interested residents in Marikina City. This activity was conducted with coordination and approval of the local government unit in compliance with the government quarantine protocols.

Community Mobilization

ACTIVITIES DURING PANDEMIC (AUG 19, 2022)

The target group for the cash for work program under the PRC's COVID-19 assistance to affected communities is to look for Socially Vulnerable Families affected by the "No Work, No Pay" scheme and are physically able to work or render services. The prime purpose of this is to identify local RC143 community volunteers that are able to conduct PRC community mobilization activities for seven (7) days. The activities were identified in collaboration with the members of the PRC barangay committee and local officials in the barangay, and each household recipient was able to receive a multipurpose cash grant after their mobilization. The following are highlighted community mobilization activities conducted during the pandemic in the areas of implementation:

Urban Gardening

IN BARANGAY HOLY SPIRIT, QUEZON CITY



Urban gardening is one of the local projects spearheaded by the officials of Barangay Holy Spirit, Quezon City. Their aim is to promote clean and green in urban areas and as a secondary effect, support food security in their locality. PRC was able to support this local initiative through the RC143 volunteers mobilization activities under the Cash for Work program. They were tasked to maintain the cleanliness in the garden and take care of the plants.

Foot Rag Weaving

IN BARANGAY BATIA, BOCAUE, BULACAN



RC 143 Volunteers in Barangay Batia, Bocaue conducted a 2- day foot rag weaving workshop as part of their mobilization activities. One of the RC 143 volunteers, who is also a mother leader in the barangay and a member of the group with that kind of livelihood, was tasked to teach her co-volunteers how to do foot rag weaving. This aims to impart additional skills learning that could be a potential part time income source for their families since most of them stay at their homes because of the lockdown.

Mobile Blood Letting Activities



Blood Supply in the country was greatly impacted during the pandemic. Blood donation was at its all time low because donors are unable to donate due covid scare and lockdowns. To support this, PRC through the RC143 volunteers promoted blood donation and blood donor recruitment as part of mobilization activities. Communities under PRC's COVID Support organized a 1 day mobile blood letting activity to ensure sufficient blood supply in the cities to support hospitals and patients in need.

COVID -19 Information Dissemination Campaign



PRC also mobilized its RC 143 volunteers through the cash for work program to disseminate and provide information materials to households and communities about the COVID 19 disease and ways to prevent it by Installation of posters to strategic locations, flyers distribution and conduction of hygiene promotion.



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A global leader within a worldwide movement dedicated to ending poverty. We are known everywhere for our unshakeable commitment to the dignity of people. CARE works around the globe to save lives, defeat poverty and achieve social justice.

We put women and girls in the center because we know that we cannot overcome poverty until all people have equal rights and opportunities.





TYPHOON ROLLY RESPONSE MULTI-PURPOSE CASH ASSISTANCE STORIES

Recovering Lost Livelihood

"All of the groceries that we sell got wet and ruined by the rain and we couldn't sell them anymore", shared 39-year old Emily whose primary source of income was damaged by the onslaught of Typhoon Rolly on November 2020.



She, her husband, and their five children lived at the hillside in Tiwi, Albay. Typhoon Rolly's strong winds ripped their roof off and the heavy rains coming in their house forced them to evacuate to her mother's house for safety.

When they came back, they found all their things were damaged by the rain. The grocery items they sell and the raw abaca fiber that she and her husband weave into ropes were soaked in water and mud.

"We didn't know how to start and who to ask for help because everyone here was also affected by the typhoon", added Emily.

Emily's family was one of the families from Tiwi, Albay who received cash assistance from the **Emergency Assistance to Typhoon-Affected Communities in Catanduanes and Albay** implemented by **CARE Philippines** in consortium with Action Against Hunger Philippines.

Emily was able to portion the cash support between addressing their immediate needs and planning for the longer term. Their family purchased a sack of rice, cooking tools, and sleeping materials and also restocked their sari-sari store with grocery items to be able to kick start their livelihood once again.

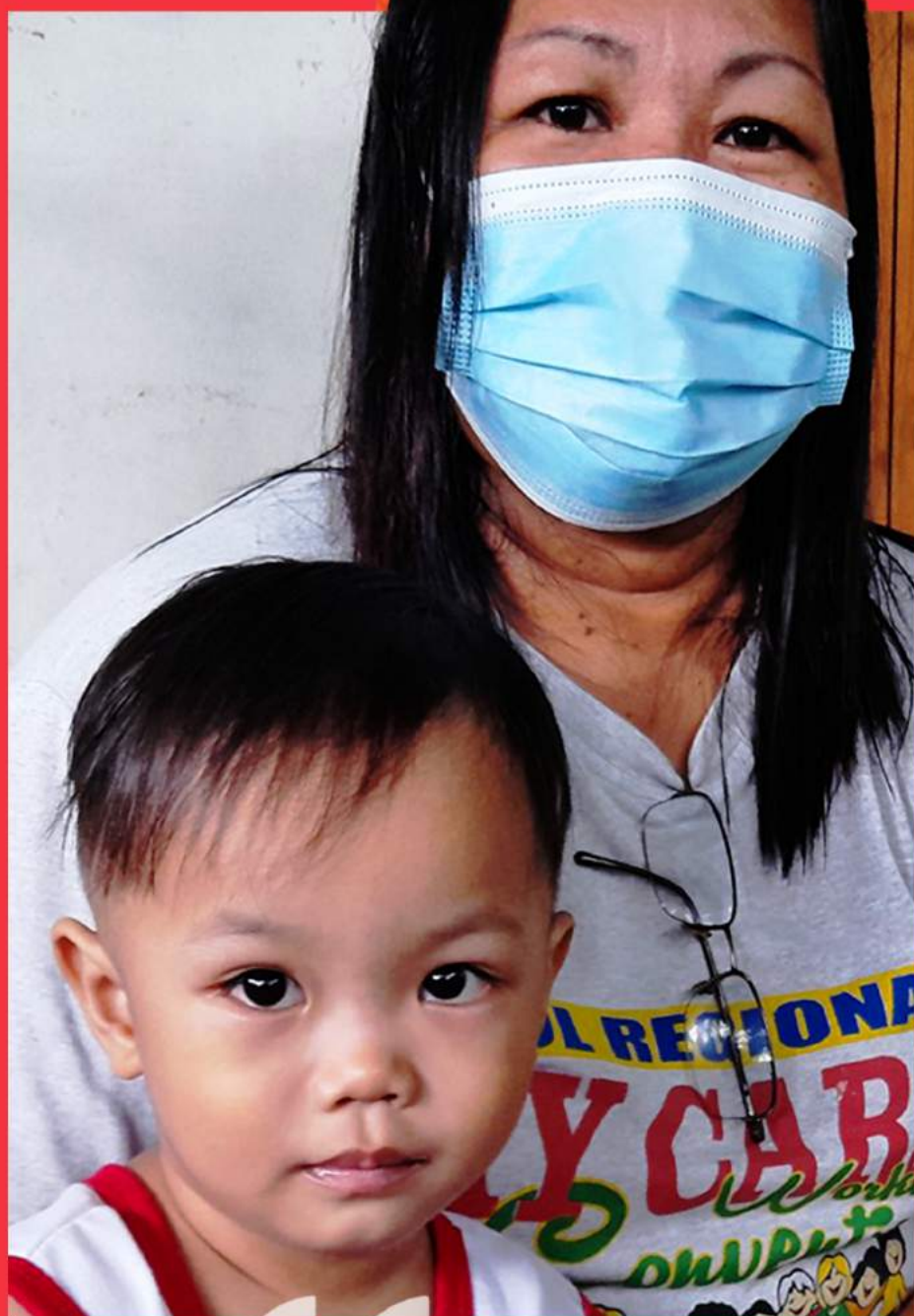
"We are now slowly earning the same amount we used to earn before the typhoon and trying to survive this pandemic."

TYPHOON ROLLY RESPONSE MULTI-PURPOSE CASH ASSISTANCE STORIES

Access to Life-saving Health Care:

"My son was treated at the hospital and recovered with the medicines we bought from the cash assistance we received", shared Vicenta.

Her two-year old son suffered from diarrhea for seven days since they returned to their home in Zone 5, Barangay Joroan, Tiwi, Albay after a month of being displaced by Typhoon Rolly on November 2020. Vicenta shared that her son began vomiting after he drank water from the source which pipes were damaged by the flood.



“ We used up all the cash assistance we received but it was all worth it now that our son is growing healthy ”

The typhoon also damaged their house and the flood washed out the tools that her husband uses for their furniture-making livelihood. Vicenta also couldn't come back to teaching at the day care center because of the uncertainty of the situation brought by COVID-19. With their savings used up and no income coming in, the family found it difficult to send their son to the hospital.

Through the multi-purpose cash transfer support of the **Emergency Assistance to Typhoon-Affected Communities in Catanduanes and Albay Province** led by **CARE Philippines** in consortium with Action Against Hunger Philippines, Vicenta was able to have her son checked and treated. After three days of hospitalization, their son's health improved and they were able to bring him home.

"We used up all the cash assistance we received but it was all worth it now that our son is growing healthy", she added.

TYPHOON ROLLY RESPONSE MULTI-PURPOSE CASH ASSISTANCE STORIES

Rebuilding Damaged Shelters

"Typhoon Rolly's strong winds destroyed our only house", shared 37-year old Eddie Lopez.

"We didn't have enough money to buy food for our children, let alone fix our house", he added. So they tried to find ways to have their house fixed.

Eddie's family was one of the 211 household beneficiaries from Barangay Misibis who received a 5,200 PHP multi-purpose cash assistance from CARE Philippines. This was made possible through the **Emergency Assistance to Typhoon-Affected Communities in Catanduanes and Albay Province** led by **CARE Philippines** with Action Against Hunger funded by BHA/OFDA of USAID.

He said that they used most of the money in rebuilding their house. They hired carpenters and bought coconut lumber for the posts and roof's frames, plywood for the walls, and additional G.I. sheets for the roof.

"I feel secure now that we have rebuilt the house. I started weaving abaca again and earn income for my family."



World Vision



World Vision

We are a global humanitarian organization devoted to improving the lives of Filipino children, their families and communities to overcome poverty.

COTABATO EARTHQUAKE RESPONSE

Cash for Work

The Philippines has been through a lot of disasters, caused by both natural and human induced hazards, and the Filipinos have become resilient in recovering and generous in donating more than ever. However, there are still challenges that need to be overcome when it comes to responding to the needs of disaster-affected families.



The needs of the disaster-affected people changes over time. During and after several days of a disaster, the families need immediate help. That is when the government, NGOs and the private sector send relief items such as shelter kits for their stay in the evacuation center, clothing, and food packs, which usually consist of rice, canned goods, and instant food.

After several weeks or months, their needs evolve to temporary shelter and livelihood. And after several months or a year, the needs phase to rehabilitation concerns such as permanent shelter. However, there are cases that the assistance being provided to the affected families doesn't sync with their needs. One example would be a family evacuee consuming canned goods as food supply for weeks or months.

World Vision makes sure that this concern is avoided by coordinating with the local government and consulting with the affected population.

Cash Programming

In the World Vision's Cotabato Earthquake Response (WV-CER), the families are now in the recovery stage. World Vision addresses the livelihood needs of the evacuees by implementing Cash Programming, which consists of the Unconditional Cash Transfer (UCT) and Cash-for-Work (CFW).

UCT is a direct cash assistance to most vulnerable families. A family is considered most vulnerable when the household head is not capable to work – such as senior citizens, persons with disabilities, solo parent, pregnant or lactating mother, and minor. In the response, each household receives P2,000.

The Cash-for-Work project, on the other hand, provides short-term work to abled individuals who will represent their family. In the case of WV-CER, the CFW participants worked for 4 hours a days in 6 days. They also received P2,000 as salary. The advantage of CFW is that it can be utilized to improve the evacuation camps

where the CFW participants. They were tasked to clear the camp grounds by uprooting grass, make drainage around the camp, and those who have experience in carpentry were tasked to make the communal kitchen and latrines.



Rovelyn, a CFW participant, shared that the project is very timely because their main need in the evacuation camp is money for their daily expenses. “It is very helpful that we have this avenue to earn so that we can decide on what to cook everyday and not just rely on the relief items that are given to us,” the 39-year-old mother shared.

So far, 110 households benefitted from UCT while 822 households participated in the CFW project.

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Irish was 7 months pregnant when a 6.9 earthquake hit her town in October. She is thankful to God that she and her child survived despite an intense ground-shaking. On December 27, she gave birth to a healthy baby boy inside the evacuation camp. Her husband was also a participant of Cash-for-Work project.



We used the money to buy fruits and vegetables so I can provide nutrients to my son through breastfeeding

After several weeks or months, their needs evolve to temporary shelter and livelihood. And after several months or a year, the needs phase to rehabilitation concerns such as permanent shelter. However, there are cases that the assistance being provided to the affected families doesn't sync with their needs. One example would be a family evacuee consuming canned goods as food supply for weeks or months.

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Technology in humanitarian aid

In WV-CER, evacuees carrying orange IDs during relief distribution are visible. These orange IDs are part of World Vision's Last Mile Mobile Solutions or LMMS. It is a technology solution developed by World Vision to simplify and fasten beneficiary registration, verification, distribution planning, and monitoring.

LMMS uses mobile phones for portability and it can also be accessed offline when being used in remote areas.

"It is more organized to have this kind of relief distribution. I received my Cash-for-Work salary without hassle because the system is already in place," shared Ernesto.

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defends their rights and
helps them fulfill their potential.**

RECOVERING FROM DISASTER: Using social protection programs to deliver cash in emergencies

Super Typhoon Haiyan (locally known as Yolanda), one of the strongest tropical cyclones ever recorded, left nearly 6,300 people dead and over 1,000 others missing in the Philippines in November 2013. It devastated nine of the country's 17 administrative regions, with storm surges flattening villages in the hardest-hit provinces of Leyte and Eastern Samar in the Eastern Visayas region. Some 16.1 million persons were affected, 4.1 million of them displaced and needing to seek shelter in evacuation centers.

Most of the stunned survivors of the country's worst disaster lost loved ones, homes and livelihood. Picking up the pieces of their lives after the staggering loss was not an easy task.

Among those lucky to survive was the family of Precy, a household help and mother of five from Guiuan in Eastern Samar.

Precy has vivid memories of the harrowing day Haiyan struck on November 8, 2013. After fleeing from their makeshift home in the village of Salug amid the super typhoon's wrath, members of her family had hardly settled in her brother-in-law's concrete house when its roof was blown away by fierce winds. Frightened, they hunkered down, holding on to whatever they can to save their lives. Fortunately, they all survived.

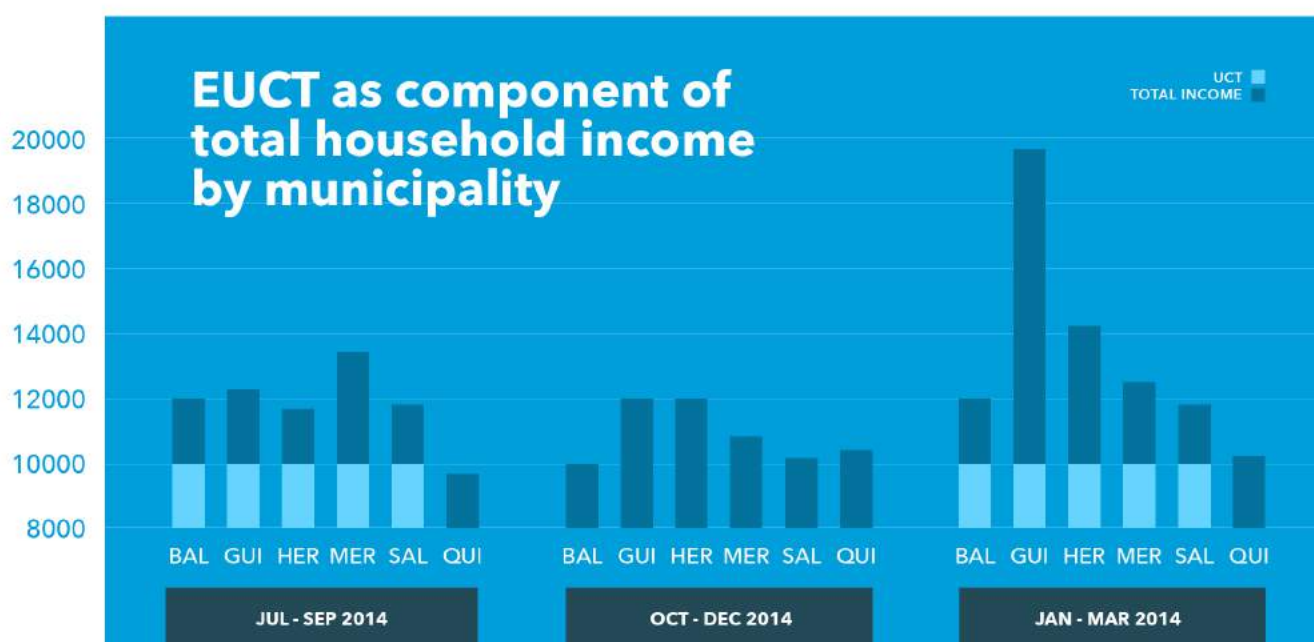
But poor even before the disaster struck, they needed help to move on after Haiyan's devastating impact.

In response to the situation of families like Precy's, the United Nations Children's Fund (UNICEF) and its partners implemented two emergency unconditional cash transfer (EUCT) programs that provided USD100 a month for six months to children and their families in Leyte and Eastern Samar to provide relief and assist early recovery. Cash transfers for emergencies is an innovation that has gained traction as a preferred option in management and rehabilitation after a disaster where markets are fully functional.

The EUCT was conceived as an initiative to boost poor families' capacity to recover from a catastrophe. Other countries' experiences suggest cash transfer's benefits extend beyond temporary relief—it could stimulate markets that in turn might help sustain gains towards faster recovery.

The EUCT in Leyte was implemented through a parallel approach where UNICEF worked with an NGO, Action Contre la Faim (ACF), to provide assistance to 10,000 vulnerable families with pregnant and lactating women, children suffering from moderate to severe malnutrition or at risk of malnutrition, persons with disabilities or chronic illness, elderly persons, single female-headed households, child-headed households, and those hosting separated children. Each target beneficiary-household in six sites—Leyte's capital city Tacloban and the municipalities Burauen, Dagami, La Paz, Julita and Pastrana—received USD100 (PHP4,370) each month from February 2014 to July 2014.

In Eastern Samar, UNICEF took a different approach and piloted the concept of shock-responsive social protection. In partnership with the Department of Social Welfare and Development (DSWD), UNICEF provided emergency unconditional cash transfer (EUCT) to 5,801 poor families in the five municipalities of Guiuan, Hernani, Mercedes, Balangkayan and Salcedo using the government's Pantawid Pamilyang Pilipino Program (4Ps) beneficiary list. Funds were transferred to the Department of Social Welfare and Development (DSWD) which subsequently deposited the EUCT as emergency top ups to the existing beneficiary accounts. The cash infusion provided the same benefit level of USD 100 for six months from July to September 2014 and January to March 2014.



NOTE: INCLUDES NON-RECIPIENT TOWN QUINAPONDAN FOR COMPARISON

Aside from the blessing of life amidst thousands who perished, Precy has been thankful for being a grantee of the government's 4Ps conditional cash transfer program, and beginning in July 2014, also of UNICEF's unconditional cash transfer.

She said she used to buy five kilos of rice every three days from a store in her village. In July, after receiving the first EUCT of PHP 4,400, she went to the central market in Guiuan and bought one sack of rice for P2,200—half of what she received—and saved P150 over buying five kilos in retail. She said many of the grantees did the same.

Her income equivalent to about USD100 a month as a household help and her husband's earnings as a construction worker augment the grants from the government and UNICEF. They combine their incomes to meet the family's food and other home requirements. They also save for their daughter Angeline and son Ignacio, both attending a local college. Their two young sons aged 4 and 10 are monitored children under the 4Ps and the PHP2,600 monthly grant helps in the boys' education.

UNICEF hired independent evaluators to monitor the EUCT programs' pilot run and their impact on the beneficiaries like Precy's family.

The study conducted by the Philippine Statistical Association, Inc. (PSAI) in Leyte and another by Alcanz Consulting Group Inc. in Eastern Samar aimed to assess the implementation of the programs and draw lessons on the use of emergency unconditional cash transfer for humanitarian assistance along with traditional emergency aid.

Their monitoring found encouraging results. Unconditional cash transfer allowed beneficiaries to decide how to use the funds according to their most pressing needs. Implemented when the situation has somewhat stabilized and basic commodities were already available in the market, households purchased goods and services that they needed. It complemented food and other in-kind assistance provided by the government and other donors.

The use of the 4Ps program in Eastern Samar also made it easier to identify and reach beneficiaries, essentially underpinning much of the arguments for shock-responsive social protection, or the use of social protection programs to channel emergency response to victims of disaster.

Cash infusion gains in Eastern Samar through the 4Ps

The EUCT project implemented by the DSWD and supported by UNICEF in the five Eastern Samar towns proved that using the conditional cash transfer mechanism efficiently reached the 4Ps members affected by the disaster.

The 4Ps is the Philippines' flagship large-scale social protection program implemented nationwide. It is a poverty-targeted conditional cash transfer program that provides cash to around 4.4 million poor households on condition that they send their children to school, avail of regular health services and attend family development sessions. The 4Ps has both poverty reduction and human development goals and is mainly credited for the significant poverty reduction in the Philippines in 2018.

In the independent impact evaluation conducted by Alcanz on the EUCT channeled through 4Ps, findings showed positive impact on households and their children and contributed to the recovery of markets.

The project disbursed 98.9 percent of the total funds budgeted for distribution, covering 99.3 percent of the targeted households. The evaluation found no evidence of adverse use of EUCT funds. Evidence suggest the cash transfers were used for households' daily expenses, food, schooling of children and sometimes of college students, shelter, health, appliances and gadgets and family events, with the biggest share going to daily expenses and food.

Children of families that received the EUCT also welcomed the help they got.

In a workshop on Nov. 22, 2014 in Guiuan, 28 children from the five program towns shared their insights into their own EUCT experience. They said their school fees were paid on time, they could go to school with packed lunch, they joined the band, dance and scouting and their parents supported their extra-curricular activities.

They also said they eat better, with fewer quarrels with siblings on the table over food, and they have vitamins and medicines when they get sick. They said their

mothers have modern stoves that get to cook food on time. They have raincoats and umbrellas for the rain.

"Before EUCT, I went to school using a plastic bag to put my school things together," said Izy, a 10-year-old girl who joined the workshop. "I now go to school with a school bag that carries all my stuff."

Children's Views: How They Benefit from Program They Call 44

AREAS

FOOD

VIEWS

- Family is able to eat 3 times a day
- Family can afford to have meat as viand at least once a week
- They can afford fruits and meat only after CCT/UCT pay-out
- They have lunch pack (baon), like other children whose residence is far from school
- Their mother can buy and prepare food meant for younger siblings, 0-5 years old
- Their working mother can prepare food in time for family meal, using modern stove or appliance
- Family feels more secure with UCT because they can now afford to buy and prepare their basic food needs
- They feel more responsible in assisting their parents in household chores and in taking care of their younger siblings

HEALTH

- Family is able to buy vitamins like ceelin and tiki-tiki
- Family realizes that being able to get regular check-up prevents sudden sickness
- Family is able to buy umbrellas or raincoats for those who go to school
- All families of children have proper toilets. Without toilets, some of the children said, make them vulnerable to sickness

EDUCATION

- Children can now participate actively in academic and extra curricular activities
- Children are inspired to complete Grade 12
- Children feel more confident in their school work because they are able to afford the requirements for projects, to have lunch "baon", and to engage in extracurricular activities

PROTECTION

- They realize that their parents, especially their mothers, are hard-working and the best they can offer in return is to study well and complete Grade 12
- When there is enough food on the table, family members do not quarrel about the lack of it
- When family has financial capacity to send their children to school, there is no need for them to find work that could prove exploitative
- When we have adequate school materials, we feel more responsible in our school work
- They are able to make do with their home works because their parents have been working hard the whole day. According to one child, it is our obligation to accomplish our homework
- They know that they are using their parents' money when using the internet. The cost of internet time in a commercial café is P25/hr. What some do is can conduct school research for 30-45 minutes and use remaining time for games.

Source: FGD with 28 Randomly Selected Grantees' Children Aged 10-14 from Five program Towns held on 22 November 2014 at the ESSU Multi-Purpose Hall in Gaisan

At the end of the project, over 76 percent of households regarded the EUCT as a “big help” to meet their food, everyday expenses and the daily needs of their school-going children. This is predominantly how the recipients defined the main role of the EUCT for their households.

Household Big Uses of EUCT Monies- April 2015



NOTE: INCLUDES NON-RECIPIENT TOWN QUINAPONDAN FOR COMPARISON

The study found some encouraging results that show net benefits on the recipient families attributable to EUCT: significant positive net impact on food security among households and children, positive contributions to schooling of children including some investments in college education, modest contributions to health and medical needs and shelter recovery of some households. The areas where the study has no conclusive impact is in nutrition due to data gaps.

Over-all, the experience of using 4Ps to provide emergency top ups to victims of Haiyan provided the early evidence on the effectiveness of shock responsive social protection in the Philippines. From a UNICEF stand point, using the 4Ps provided a more efficient approach to reach affected populations in a shorter time by building on existing national systems and program infrastructure, avoiding the tedious process of beneficiary registration, engaging financial service provider for the payouts, among others.

However, this needs to be balanced in the context of social exclusion. There are people who are not currently covered by the 4Ps but who are equally deserving of

social assistance and support during emergencies. The capacity of the existing national social protection program to vertically scale up and take on additional resources also needs to be considered.

Hoping to rise from poverty

Precy, the cash grantee from Guiuan, suggested that the EUCT be provided for a longer period like a year and for the program to include at the outset experts who can assist families in exploring and putting up income-generating ventures.

"No one in her right mind would say that it is not appreciated by the grantees. We are indebted to those who make this happen," she said of the EUCT in her dialect.

She said the possibility of a longer EUCT with some focus on livelihood, as well as her two children in college, are her two sources of hope in rising from the impact of Haiyan and in finally leaving the ranks of the poor.

Note: The contents of this article were based on the following reports of EUCT independent evaluators: "Monitoring the Impacts of the Unconditional Cash Transfer Program of UNICEF" by the Philippine Statistical Association, Inc.

"Third Party Monitoring: Emergency Unconditional Cash Transfer in Eastern Samar" by Alcanz Consulting Group Inc.

BETTER THAN CASH ALLIANCE



We are a UN-based partnership
of governments, companies
and international organizations
that accelerates the transition
from cash to digital payments.



LOREM IPSUM DOLOR

UN Principles for Responsible Digital Payments

Building trust, mitigating risks & driving inclusive economies.

1 Treat users fairly



2 Ensure funds are protected and accessible



3 Prioritize women



4 Safeguard client data



5 Design for individuals



6 Be transparent, particularly on pricing



7 Provide user choice through interoperability



8 Make recourse clear, quick and responsive



9 Champion value chain accountability



COVID-19 has resulted in a seismic shift towards digital payments. There is now a vital window of opportunity to make sure digital payments follow responsible practices.

The UN Principles for Responsible Digital Payments provide actionable insights to drive responsible digital payments which **build trust and equity for all**. Digital payments must:

- **work every time**
- be **fair**
- be **transparent**
- be **accountable**
- **offer recourse** when they fail

The nine principles are foundational to building better economies in the aftermath of the pandemic and are detailed at responsiblepayments.org.

1



Treat users fairly

- **Define fair treatment** to help guide partnerships
- Collaborate with civil society-advocacy groups, think-tanks and other grassroots organizations to spread awareness of gaps and new algorithmic technologies
- **Invest in user-centric tools such as local language-enabled voice messages** for greater usage of digital payments for excluded groups

2



Ensure funds are protected and accessible

- Increase the scope of partnerships with financial service providers (FSPs) to maximize transparency of terms and conditions to users

3



Prioritize women

- Use partnership agreements to prioritize women
- Track gender-disaggregated data
- Create partnerships to **explore innovative solutions to women's unequal access** to connectivity, identity and digital and financial literacy

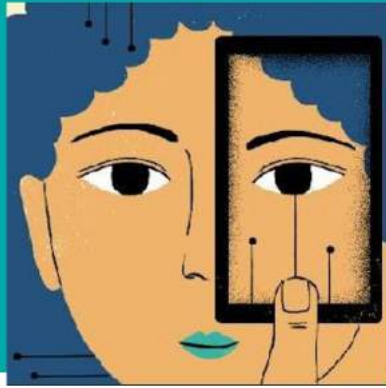
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Safeguard client data

- Include clauses in service-level agreement with FSPs to ensure that users' data are protected against misuse
- Support local-level community groups and civil society to play an active role as stewards

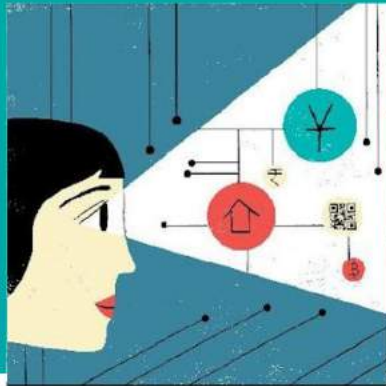
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Design for individuals

- Gather insights on marginalized user behavior and provide technical assistance and insights into user-centric solutions

6



Be transparent particularly on pricing

- Invest in human-centered design to better understand user concerns regarding transparency
- Assist governments in creating regulations based on global good practice (in areas like features, risks, costs and terms and conditions)

7



Provide user choice through interoperability

- Create shared interoperable identification and enrolment systems that can plug and play with national payment systems

8



Make recourse clear, quick, and responsive

- **Leverage service-level agreements** to include incentives for creating interoperable and responsive recourse
- **Ensure grievance mechanisms are toll-free**
- **Track user feedback and complaints through** (i) periodic spot checks of recourse mechanism efficacy and (ii) partnering with citizen-led initiatives to improve grievance resolution

6



Champion value chain accountability

- Invest in capacity-building aimed at ensuring resilient supply chains
- Finance research to inform actors how to promote responsibility
- Advocate for regulators to focus on provider liability



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