



## Overview

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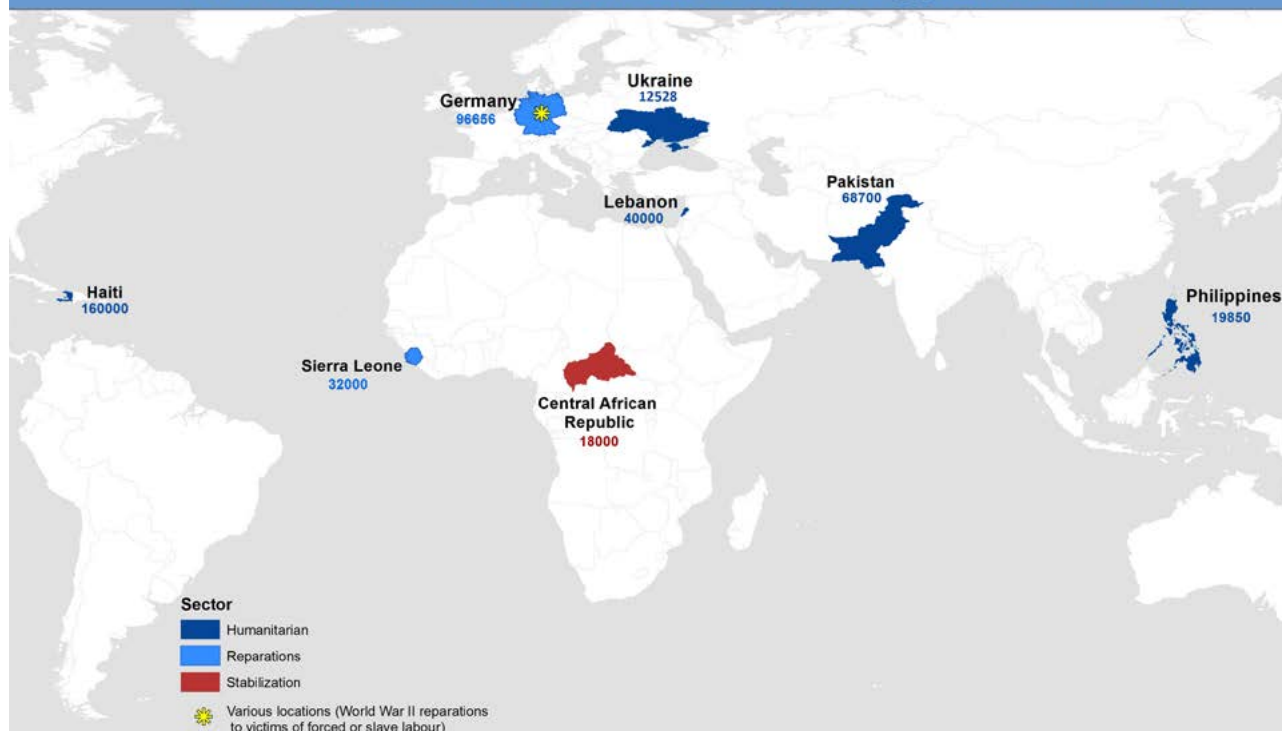
*This series of case studies demonstrate the range and breadth of IOM's cash programming. The objective is to demonstrate lessons to be learned, with the recognition that all projects should take into consideration the local context and needs of the affected population, which will differ in every case.*



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### IOM Transactions With Cash-based Transfer Approach 2000-2015



## Introduction

Cash-based transfers have a long history in the support of people on the move. Cash or vouchers have been an element of the International Organization for Migration's resettlement support for people moving to new countries, or returning to countries they had to leave, most recently at scale with the return of Kosovans at the turn of the twenty-first century. Large scale reparations programmes involving thousands of transactions have been supported by IOM, the largest of which transferred half a billion dollars to victims of forced and slave labour under the Third Reich.

Increasingly over the last decade, IOM has applied and refined the lessons learned to deliver cash quickly and at scale in humanitarian emergencies, including protracted crises; and continued programming involving cash-based transfer in early recovery and reparations. Since 2007, IOM has implemented more than 130 projects involving cash-based transfer in at least 45 countries. IOM has tried and tested different types of transfer including unconditional and conditional grants, cash for rent, cash for work, and voucher programmes.

Experience has also been gained with different mechanisms for delivering cash, from use of infrastructure where this is available (both formal, for example through banks or remittance agencies, or informal, through hawalas) and technologies such as ATM cards or mobile phones; to the most basic method of handing over currency in an envelope, where no other option exists.

Cash-based transfer has the potential to lower overheads, to confer greater dignity to people and more accurately meet their specific needs, and to stimulate local economies. It has been used to achieve a range of objectives, from saving lives, to improving stability, and delivering justice. It is not a panacea however, and is not appropriate in all circumstances, nor to achieve all objectives. It is applied where assessments and market analysis determine that cash-based transfer is viable as the most effective and efficient modality available to achieve the desired objectives.

In Central African Republic, for example, cash for work programming has injected cash into the fragile Bangui economy, at the same time bringing together Muslims and Christians on work teams to encourage dialogue and cohesion, as they repair their community's schools and roads together. In Haiti, cash for rent helped tens of thousands of families move out of urban camp settings and into their own rental properties to restart their lives after the earthquake; and in Pakistan, cash grants along with construction training allowed tens of thousands more to rebuild shelters after flood. In Ukraine, rapid transfers meant that displaced people were able to buy what they needed to stay warm for their first cold winters away from home – they could buy clothes that fit, and the right type of fuel for their stoves.

IOM will continue to refine its ability to deliver cash-based transfers quickly and efficiently, where this is determined by assessment to be the appropriate means to the desired ends.



*Camp officers of ICEM (now IOM) distributing cash vouchers to newly arrived refugees of the Hungarian uprising*



*People receive cash-for-shelter vouchers in Pakistan in 2013*

## The case studies

This series of case studies demonstrate the range and breadth of IOM's cash programming. Each case study provides a brief background of the natural disaster or conflict, and reflection on the position of cash in the national level strategies; and summarises the project implementation, looking at key challenges and solutions found by the projects (with a focus on the aspects of the project related to delivery of cash). The project summaries look in detail at beneficiary selection, cash delivery mechanisms, and monitoring and

transparency in use of cash, as key elements of any cash-based transfer programme.

The objective is to demonstrate lessons to be learned, with the recognition that all projects should take into consideration the local context and needs of the affected population, which will differ in every case. Projects were selected based on the scale of the cash-based transfer elements, the diversity of regions, sectors, types of cash-based transfer, and availability of documentation.

The following table summarises the projects included in this selection:

IOM Cash-Based transfer approach. Case Studies					
Country	Sector	Emergency	Year	Approach	Transactions
<b>Central African Republic</b>	Early recovery (stabilization)	Conflict	2014	Cash-for-work	18,000
<b>Global (German reparations)</b>	Reparations for forced/slave labour	World War II	2000 - 2007	Unconditional grant, Cash-for-rent	96,656
<b>Haiti</b>	Humanitarian (shelter)	Earthquake	2011 - 2015	Unconditional grant, Cash-for-rent	160,000
<b>Lebanon</b>	Humanitarian (shelter)	Conflict (Syria Crisis)	2013 - 2015	Conditional grants	40,000
<b>Philippines</b>	Humanitarian (shelter)	Typhoon Haiyan	2014 - 2015	Unconditional grant	19,850
<b>Pakistan</b>	Humanitarian (shelter)	Floods	2011 - 2015	Conditional grant (for construction)	68,700
<b>Sierra Leone</b>	Reparations	Civil War	2009 - 2014	Unconditional grants	32,000
<b>Ukraine</b>	Humanitarian (shelter)	Conflict	2014 - 2016	Unconditional grants	12,528



*Individuals receive unconditional cash grants in Ukraine*

## Central African Republic

### Stabilization - Cash for Work

<b>Emergency</b>	Conflict
<b>Date</b>	5 December 2013
<b>Total Affected</b>	2.5 million affected; 922,000 displaced
<b>Approach</b>	Cash for Work (CfW)
<b>Project Location</b>	Bangui, Central African Republic (CAR)
<b>Duration</b>	March 2014 - ongoing
<b>Target</b>	19,000 people in Cash for Work (of 350,000 total in the project)
<b>Outputs</b>	<ul style="list-style-type: none"> <li>• 18,000 people completed CfW</li> <li>• 72 infrastructure projects completed</li> </ul>
<b>Cash Grant per Individual</b>	USD 262
<b>Cost per HH</b>	USD 81.50
<b>Transactions</b>	18,000

**Project Description** Cash for Work (CfW) was one element of the broader community stabilization project in Bangui, undertaken to revitalise the fragile economy across six districts of the city, and to provide immediate relief to people affected by the conflict. The main aim of the project was to promote social cohesion and community stabilisation. Work teams were made up of people from different and conflicting communities to encourage peaceful coexistence, dialogue and solidarity. Work teams rehabilitated public infrastructure (canal, bridge and street repairs, and waste management) to allow for the return of the displaced.



- \$ **Challenge:** Coping with mass gatherings. As the popularity of the project grew, an increasing number of people (up to 1,500 at the peak) began presenting themselves in the hope that their names would be called for work.
- ✓ **Solution:** The communications strategy had to be revised and adapted in order to ensure clear messaging of the recruitment mechanisms. A multimedia communication strategy was devised via radio and TV, as well as through the different mayors of Bangui's districts, to inform communities of recruitment procedures and selection criteria. Local artists were engaged to develop a series of graphic novels in multiple languages highlighting positive aspects of diversity and encouraging solidarity among community members. Over 35,000 graphic novels in four editions have been distributed.



Individuals engage in work to clear weeds and garbage in Bangui, Central African Republic

## Challenges and solutions to cash-based programs

💰 **Challenge:** Delivering in a highly insecure and unstable environment.

✓ **Solution:** Ensuring direct collaboration with local stakeholders and the local population helped to significantly reduce risks. Transparency and continuous communication were key. In most cases, even when localities were insecure, people participating in the CfW rotations were allowed freedom of movement and work within most districts. This was mainly due to the participatory and transparent recruitment and selection of rehabilitation projects. Decisions involved local authorities, members of civil society and representatives of women, youth and IDPs. This ability to deliver continuously in a volatile environment was the project's greatest strength, derived from the very high level of local ownership. The use of 10-day rotations for the CfW component additionally allowed for a fast adaptation to developing security situations. Armed peace-keeping forces provided additional protection at wage distributions.

💰 **Challenge:** Managing corruption and corruption allegations.

✓ **Solution:** Local administration and respective mayors have contributed to efforts to curtail corruption. Despite strong relationships with these local authorities, repeated efforts to "infiltrate" the CfW activities were noted, often involving armed groups. In November 2014, for example, IOM discovered beneficiaries with false CfW T-Shirts claiming to have worked for two weeks, and demanding payment. In response, verification procedures were strengthened. Individual registration cards were issued, with different formats for every rotation to avoid copying of the cards. Cards were issued with running registration numbers, which corresponded to the profiling exercise conducted on the first day of work with each beneficiary. Based on this profiling exercise, beneficiaries were also obliged to also respond to verification questions at the point of payment to confirm their identity.

## Background

On 5-6 December 2013, fighting between rival armed groups in Central African Republic's capital, Bangui, left at least 1,000 people dead. Conflict between a northeastern coalition of armed militia known as Seleka (predominantly Muslim) and Government forces initially broke out in CAR in December 2012. The Seleka seized power in a coup in Bangui on 24 March 2013, and the coalition leader was installed as CAR's interim President. After disbanding the Seleka in response to international pressure in September, the short-lived President was eventually removed from office in late 2013, while fighting intensified. In response to ongoing attacks by ex-Seleka fighters against the mostly non-Muslim civilian population, 'self-defence' militias known as Anti-Balaka mobilised, and the crisis took a turn for the worse.

On 5 December 2013, the UN Security Council provided a mandate for a 1,600 strong French military contingent (Operation 'Sangaris') to disarm the armed groups and protect civilians. The French troops were deployed to CAR on 6-7 December to work alongside the African-led

International Support Mission in the CAR (MISCA), operating under the same UN mandate. This was subsumed by an integrated peace-keeping mission, MINUSCA, which was set up in April 2014 in response to the ongoing crisis. A European Union Force, EUFOR RCA, was also deployed in April 2014. A close relationship exists between humanitarian and peace-building efforts.

## National Strategy

The 2014 Humanitarian Strategic Response Plan for CAR included a pillar on restoring the resilience of affected communities. One of the objectives of the Early Recovery, livelihoods and community stabilisation strategy for 2014 was - through an integrated approach - to assist individuals and communities through the provision of immediate emergency livelihood activities. In order to achieve this in the initial response period, the Early Recovery and Community Stabilisation Cluster strategy focused explicitly on the quick injection of cash in order to meet the immediate basic needs of affected people.



*Individuals engage in work to clear garbage in Bangui, Central African Republic*

### Project Implementation

Eight categories of projects were defined for CfW, including rain gutter cleaning, repair of canals, waste management (regular projects targeted markets, schools and key routes), street repairs, bridge repairs and maintenance of public infrastructure which had been used as IDP sites (rehabilitation and refitting for original purpose, for example schools), school cleaning, and on the job training.

The selection and prioritization of infrastructure projects and work plans for each month were decided through broad community meetings, with decisions taken jointly. These regular meetings included representatives of civil society, religious and traditional representatives, community groups and local authorities (with the involvement of other international partners as relevant). This participatory approach, in which community members were actively involved in rebuilding their communities, was taken in order to foster trust and cooperation as well as a sense of ownership.

Recruitment lists were submitted initially by local authorities and verified by steering committees in each district composed of 5 members - representatives of local authorities, youth, women, civil society, and IOM. Once approved, names were added to a waiting list which, at its peak, held more than 15,000 names.

Beneficiaries were entitled to participate one time in one work rotation of 10 days. Each beneficiary was profiled and registered on the first day of the work rotation. In case of sickness or other personal

absences, beneficiaries have the option to work through a proxy for up to 2 days. The payment will then still be made to the registered beneficiary. In case of absence of more than 2 days, the proxy will be registered and both parties will receive payment as per days worked.

IOM established stationary CfW teams in specifically volatile districts, and mobile teams roving elsewhere. Each team was composed of 4 members (one supervisor, and three facilitators). Each facilitator supervised 25-50 beneficiaries per rotation, depending on the type of work to be performed, and the location. Two local logisticians supported the work undertaken by the teams through daily verification of the available and needed materials. All beneficiaries received visibility material and work gear, which was recuperated at the end of the work rotation.

### Beneficiary Selection

Beneficiaries of the CfW rotations were selected based on vulnerability criteria and verified through a steering committee. Selected beneficiaries included youth at risk, IDPs, people with HIV/AIDS/TB, religious minorities, disabled people, widowers and female heads of households. However, youth at risk and IDPs have formed the bulk of the CfW recipients.

The composition of each work team of 25 people was carefully verified to ensure equality of participation of different ethnic groups, religions and neighbourhoods in each work team. Work teams were then distributed to the different work sites across the district. The project



Individuals engage in work in Bangui, Central African Republic

thereby contributed to a continuous exchange of beneficiaries in different neighbourhoods. The participation of women in the activities had to be reinforced, as several *chef de quartier* refused to recruit women until November 2014. However, with the active participation of the different mayors the women quota is now improving.

### Cash Delivery Mechanism

Cash-in-envelope wage distributions took place every second week, at the end of the 10 day work rotations in coordination with the local authorities. Payment was made in coordination with the international and national security forces, who provided stand by support for the cash distributions. No security incident was registered.

### Monitoring & Transparency in Cash Use

Local administration and respective mayors have contributed to efforts to curtail corruption. Despite strong relationships with these local authorities, repeated efforts to “infiltrate” the CfW activities were noted, often involving armed groups. In November 2014, for example, IOM discovered beneficiaries with false CfW T-Shirts claiming

to have worked for two weeks, and demanding payment. In response, verification procedures were strengthened. Individual registration cards were issued, with different formats for every rotation to avoid copying of the cards. Cards were issued with running registration numbers, which corresponded to the profiling exercise conducted on the first day of work with each beneficiary. Based on this profiling exercise, beneficiaries were also obliged to also respond to verification questions at the point of payment to confirm their identity.

Monitoring of previous CfW beneficiaries was undertaken to determine the use of funds received. 72% indicated they used some of the money to buy food to meet immediate needs; 65% spent it on setting up a small business; 22% replenished their school supplies and 12% medical. Of those who said they invested in small business, there was notable variation in gender: 70% of the women respondents said they did this, and only 61% of the men.

### Acknowledgements

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# German Forced Labour Compensation Programme

## Reparations

<b>Emergency</b>	World War II
<b>Date</b>	1939 - 1945
<b>Approach</b>	Reparations
<b>Project Location</b>	Multiple
<b>Duration</b>	2000 - 2007
<b>Total number of people affected</b>	150,000 by forced/slave labour
<b>Outputs</b>	Reparations paid to 96,656 claimants
<b>Cash grant per claimant:</b>	Average USD 7,000 (GFLCP).

**Project Description** From 2000 to 2007, IOM delivered large scale World War II reparations programmes to victims of the German Reich to the value of USD 480 million. The largest element of the programme provided cash reparation to those who had been subjected to forced or slave labour; smaller funds also provided cash reparation to those who lost property or wealth due to the actions of German companies, and to Holocaust survivors (under the German Foundation "Remembrance, Responsibility and Future", and the Swiss Banks Settlement Fund). IOM received and verified more than 450,000 claims and paid cash grants to 96,656 eligible claimants in about 40 countries, through its global network of country offices, and in coordination with CitiBank.



*The former Director of IOM's Compensation Programmes bids farewell to his staff in September 2004*

**Challenge:** Claimants living in multiple countries.

- ✓ **Solution:** More than 40 IOM Field Offices participated, enabling effective outreach to claimants and participating banks at country and local level; information spreading and gathering; and claimant assistance right up to the claims collection phase, in more than 20 languages. IOM designed, developed and created an electronic database and claims registration system specifically for the programme. This was used by 20 selected IOM Field Offices worldwide, two victims' associations with which IOM signed a cooperation agreement; and by staff in Geneva to register and review claims.



*A Roma beneficiary confirms the assistance she received from IOM in Slovakia*

## Background

During World War II, the German Reich and German companies exploited massive numbers of slave and forced labourers, inflicted personal injury and deprived individuals of their private property, sometimes in collaboration with others, including Swiss banks. In the late 1990s, a wave of class action lawsuits were filed in United States of America courts, which resulted in the creation of two major funds for victim reparations, with a combined value of over USD 6.8 billion.

The largest fund was the result of cases against the Government of Germany and German companies to obtain financial compensation for former slave and forced labourers, and certain other victims, of National Socialist (Nazi) injustice. In 2000, the German Parliament established the German Foundation “Remembrance, Responsibility and Future”, to manage a USD 5.6 billion (DM 10 billion, the German currency prior to the Euro) compensation programme for slave and forced labourers of the Nazi regime.

In 2001, the Property Loss Programme (PLP) and the independent Property Claims Commission (PCC) were established. USD 108 million (DM 200 million) were allocated from the Foundation’s capital to compensate for property losses or damage caused by the conduct of German companies under the Nazi regime.

The second fund was the result of class action lawsuits filed in the US in 1996 and 1997 against several Swiss banks, on behalf of “Victims of Nazi Persecution”. The lawsuits called for the release of dormant accounts of Holocaust victims, alleging that these banks knowingly retained and concealed assets of Holocaust victims, and collaborated with and aided the Nazi Regime by accepting and laundering illegally obtained Nazi loot and the profits of slave labour.

In 1999, the parties finalised an agreement to settle for USD 1.25 billion, and the Swiss Banks Settlement Fund was established to manage it. The purpose of the fund was to process and pay the claims of Holocaust survivors who were members of certain target groups and were not recognised in other reparations programmes, as well as forced or slave labourers for Swiss companies during the Nazi era.

## Project Implementation

In July 2000, IOM was designated by the Government of Germany as one of seven partner organizations of the Foundation “Remembrance, Responsibility and Future”; rendering IOM the first permanent international organisation directly engaged in the implementation of a large scale reparations programme. As a partner organization, IOM was responsible for all non-Jewish victims of slave labour, forced labour and personal injury residing anywhere in the world except in the Czech Republic, Poland and the Republics of the former Soviet Union (which were covered under a separate programme).

The German Forced Labour Compensation Programme (GFLCP) was set up by IOM to carry out the full process including victims’ outreach and communication; claims collection and determination including the verification and identification of evidence and the making of payments to successful claimants. The filing deadline for all claims expired on December 31, 2001. In total, 380,000 claims were received under the GFLCP. By the end of the programme, IOM had paid compensation to over 90,000 slave and forced labourers and 1,656 victims of other personal injury, from the approximately USD 340 million (DM 614 million) under IOM management.

In 2001, the German government also designated IOM to process the Property Loss Programme (PLP) claims, with USD 108 million (DM 200 million) available for this purpose under the German Foundation. IOM served as the secretariat of the independent Property Claims Commission (PCC) to prepare claims and suggest decisions, which were subsequently reviewed and finally decided by the PCC. The worldwide distribution of Property Loss claim forms (in 7 languages) began in June 2001. By 31 December of the same year, the stipulated deadline for claim submissions, IOM had received more than 35,000 claims.

In a third sphere of activity within the same structure, IOM established the Holocaust Victims Assets Programme (HVAP) (Swiss Banks) at the request of the Swiss Banks Settlement Fund. HVAP’s purpose was to process and pay the claims of Holocaust survivors who were members of certain target groups and were not recognised in other reparations programmes, as well as forced or slave labourers for Swiss companies during the Nazi era. IOM received 58,272 claims in more than



IOM poster for the GFLC Programme in Spanish

11 languages and disbursed a total payment value of USD 32,273,115.

IOM utilised its worldwide network of Field Offices to ensure maximum proximity to claimants, which is very important in information spreading and gathering, claimant assistance and claims collection. Eventually, the processing of claims was centralized in Geneva. It relied heavily on computer support to guarantee consistency and efficiency when dealing with hundreds of thousands of claims from all continents.

To maximise the programme's outreach, IOM also set up special telephone help lines in 14 countries immediately after the entering into force of the German Compensation law on 12 August 2000. Standardized Claimant Assistance guidelines were provided to all Helpline operators; many of whom received specialized training. By April 2001, IOM operators in 46 Field Offices worldwide were handling information requests received by letter, telephone, e-mail, fax and personal visits. Weekly reports from all Field Offices involved were compiled into a global statistics report covering both Forced/Slave Labour and Property Loss, enabling IOM to closely monitor the impact of its information campaign, and to provide the German Foundation with a better picture of the size and geographical distribution of IOM's claimant group.

## Beneficiary Selection

IOM provided extensive assistance to victims to obtain supporting evidence for their claims through commissioning historic research and



IOM poster for the GFLC Programme in Cyrillic

closely liaising with the Red Cross International Tracing Service (ITS) in Bad Arolsen, Germany. By December 2002, IOM had sent data for some 145,000 claims to the ITS of which 10% were corroborated by ITS records. IOM also cooperated with a Foundation-funded centralised system (Archiverbund) for searching federal, state and local archives all over Germany, directed claimants to relevant commercial registers and land registries, and closely worked with victims associations, the Central Council for German Sinti and Roma, the Yugoslav Red Cross and other regional and local organisations to find supporting evidence.

All claimants under GFLCP had the right to appeal to a separate and independent appeals body within three months of receipt of the decision. GFLCP was completed in 2006 and payments to beneficiaries ended in 2007.

Under the German Foundation Act, beneficiaries were:

- Victims of slave labour: people who were held in a concentration camp or in another place of confinement outside the territory of what is now the Republic of Austria, or a ghetto under comparable conditions, and were subjected to forced labour.
- Victims of forced labour: people who were deported from their homelands into the territory of the German Reich within the borders of 1937, or to a German-occupied area, and were subjected to forced labour in a commercial enterprise or for public authorities or in agriculture and subjected to conditions resembling imprisonment or similar extremely

harsh living conditions.

- Victims of “other personal injuries”: victims of medical experiments, to children who were separated from their parents and lodged in a home for children of slave and forced labourers, and to parents whose children died in such homes.
- Victims of property loss: Jewish and non-Jewish persons who suffered property losses or damage to property caused by the conduct of German companies under the Nazi regime. The compensation’s coverage was much broader than under previous reparation programmes, with a definition of property as “any and all immovable, moveable, tangible and intangible assets”.

Under the Swiss Banks Settlement Fund, beneficiaries were:

- Forced Labour Class I: non-Jewish victims or targets of Nazi persecution (Roma, Jehovah’s Witness, handicapped and homosexual victims) who performed forced or slave labour for private entities which may have transacted their profits through Swiss entities (around 40,630 claims).
- Forced Labour Class II: Persons who performed slave labour for a Swiss entity or a German subsidiary of a Swiss entity that was a party to the Swiss Banks Settlement (around 16,474 claims).
- Refugee Class: Roma, Jehovah’s Witness, homosexual and disabled persons who sought entry into Switzerland to avoid Nazi persecution and who were either denied entry into Switzerland or, after gaining entry into Switzerland, were deported, detained, abused or otherwise mistreated (around 1,169 claims).

### Cash Delivery Mechanism

The primary relationship for payment transfer was with Citibank, who were responsible for establishing partnerships in all recipient countries in order to facilitate onward payments. The only country in which this was not possible with Citibank was Ukraine, where IOM had to establish a separate partnership.

The IOM team in Geneva would prepare payment lists of beneficiaries, which, once approved by the Foundation, were submitted as instruction to Citibank in tranches of 500 to 5,000 claimants.

For the GFLCP, Citibank prepared cheques which were mailed to beneficiaries, and could

be cashed or deposited into claimant’s bank accounts. Claimants had six months to deposit the cheques. For the PLP, given the varied amounts per beneficiary, direct deposits were made into claimants’ bank accounts, requiring an additional layer of information from claimants.

### Monitoring & Transparency in Cash Use

Citibank provided regular information on cheques that had been cashed, and those that had not. The *hotline* team would follow up on non-cashed cheques, which were in the main due to changed addresses in the period between submission and receipt of the claim (up to 3 years on average). In these cases cheques were reissued.

In cases where claimants passed away, claims went to legal successors. This occurred in approximately 15% of claims.

*IOM poster for the GFLC Programme in English*

### Acknowledgements

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# Haiti

## CCCM / Shelter / NFI – Conditional Cash Grants

<b>Emergency</b>	Earthquake
<b>Date</b>	12 January 2010
<b>Total Affected</b>	1,550,000 people displaced
<b>Approach</b>	Conditional Cash (rental subsidy)
<b>Project Location</b>	Port-au-Prince
<b>Duration</b>	48 months
<b>Target</b>	53,353 families
<b>Outputs</b>	53,343 families received rental subsidy
<b>Cash Grant per HH</b>	USD 650 (USD 500 one year rent, USD 25 transport, USD 125 after moving)
<b>Cost per HH</b>	~ USD 1,000
<b>Transactions</b>	160,000
<b>Project Description</b>	The Rental Support Cash Grant programs enabled families living in displacement camps to move to a modest, safe home in the area of their choice, by giving each family USD 500 to cover the cost of one year of rent. An additional USD 25 for transport, and USD 125 paid when residence in the property was confirmed 6-8 weeks after moving, raised the total grant to USD 650. Families were assisted to find safe and suitable accommodation at a fair price, with use of standardized rental contract. The grant could be supplemented by the family's own funds to rent a more expensive house, or, if the family found a rental property costing less than USD 500, the family "kept the change" and were free to spend the remainder in whatever way they judged appropriate.



- \$ **Challenge:** Possible rental market inflation, given that
  - a) over 90% of families chose to move into formal rental agreements with private sector landlords, and
  - b) the involvement of the Haitian Government and big international donors.
- ✓ **Solution:** "Keep the change"- each participating family was incentivised to negotiate their rent, as any savings on the USD 500 could be freely spent. This maintained pressure on landlords and aided in maintaining a market balance.



*IOM staff marking and dismantling tents in Haiti*

## Challenges and solutions to cash-based programs

- \$ **Challenge:** Most families did not have bank accounts.
  - ✓ **Solution:** Temporary accounts were created for one-off transfers, which people could withdraw by presenting a valid ID and a PIN number which was provided to them.
- \$ **Challenge:** Identifying those who were really living in the camps, and needed a housing solution in order to leave – given the extremely porous borders between camps and neighbourhoods in Port-au-Prince, and the possibility of fraud.
  - ✓ **Solution:** Unannounced dawn registrations, conducted quickly, in order to control crowds and identify actual residents in the camps. Registrations were followed by robust grievance processes to enable families who felt they had missed out to have their claims assessed.

### Background

The scale of urban displacement and destruction in Haiti after the magnitude 7 earthquake, which hit at 16:53 local time on 12 January 2010, was almost unprecedented. Death toll estimates range between 100-160,000 people. Government of Haiti estimates that 250,000 homes and 30,000 commercial buildings were destroyed or damaged. At the height of the displacement crisis, more than 1.5 million people were living in over 1000 camps.

### National Strategy

The approach to rental subsidies in Haiti was developed by international agencies under the leadership of the Government of Haiti's Construction, Housing and Public Buildings Unit (UCLBP). For those in the camps, most of whom did not own land or property, other types of shelter interventions (such as repair or reconstruction of existing shelters, or construction of transitional shelters) were not available: cash for rent was the most viable option.

When Haitian officials raised the possibility of cash grants to assist camp dwellers in taking the next step, the idea was initially resisted due to protection concerns, given the difficulties of tracking whether a durable solution had in fact been achieved. Nevertheless, interest in a properly planned and managed rental subsidy programme grew, and eventually cash for rent became the second largest shelter intervention, with an overall cluster target of 60,000 families (transitional shelter was the largest at 115,000).

### Project Implementation

The rental subsidy program was delivered in targeted camps and involved several key steps. Registration of those dwelling in camps took place quickly and early to ensure that people registered were actual residents, and assess who might have sought to benefit fraudulently from a cash grant program. Security was provided by Haitian National Police, UN Police and (in the case of the largest, most insecure camps) MINUSTAH peacekeepers. Families who were not on the registration list and wished to appeal their case could sign up at the designated Grievance and Arbitration office.

Participating families had to find a rental property in the neighbourhood of their choice, and fill out an application form including the location of the property and contact details of the landlord. Families were free to move wherever they desired, the vast majority entering into formal rental agreements, though some also moved in with host families or friends or moved out of Port-au-Prince and back to the provinces.

A safety verification visit was then arranged with an agency staff member. The house (or room) chosen had to meet minimum basic safety standards, and the landlord's right to rent out the property had to be verified and witnessed by neighbours. Once these standards were met, GPS coordinates were taken, and a standard contract was signed between the landlord and beneficiary family to safeguard the renter's rights. The landlord was then paid directly, and any remainder paid to the beneficiary family one week later.



*People transporting personal belongings in Port-au-Prince*

Families were asked to leave camps within three days of receiving the rental subsidy. The overwhelming majority of families were extremely keen to leave the camp immediately and this timetable did not prove problematic, with the use of the additional USD 25 to assist in transport and moving. For families with special circumstances, flexibility and extra assistance were available.

Each family received a “surprise” visit six to eight weeks after they had left the camp. If the family was living in the home as per the contract agreement, a further unconditional cash grant of USD 125 was transferred using the same payment method as before. Families who changed rental property and informed the Agency staff of the change were still entitled to the supplementary payment if they were found to be living in the new address. This final step in the process was designed both as a form of economic assistance for beneficiaries and as a Monitoring and Evaluation exercise.

Having established this methodology in the wake of the displacement crisis caused by the 2010 earthquake, the Government of Haiti now sees potential future use for the rental subsidy approach as a tool for addressing other challenges in Haiti. In future emergencies, or in non-emergency situations such as Disaster Risk Reduction programs, an adapted subsidy program could be used to assist families moving out of landslide or flooding risk “red zones” which have been assessed as unfit for habitation.

### Beneficiary Selection

Given the unprecedented numbers of displaced families, a decision was taken to prioritise the

camps most in need (approximately 1,500 existed at the time) and to target the entire populations inside the prioritized camps. Camps were prioritized according to environmental risk (landslide or flooding); security risk (high levels of crime, especially gender-based violence); public utility of the land (e.g., camps on public parks were prioritized to enable their re-opening) and maximizing return on investment of the project.

Individual or households with one or more of the following special needs identified during the registration process would receive additional assistance through appropriate referrals, case management and tailored support:

- a family member with reduced mobility
- a blind family member
- a family member with an acute or terminal illness
- a family member suffering from psychological trauma
- single parent families with a large number of children
- pregnant women
- unaccompanied minors
- families with children who displayed risk signs of malnourishment
- women or child survivors of sexual or gender-based violence (SGBV)
- families living in particularly acute levels of poverty

### Cash Delivery Mechanism

Funds were made available via bank transfers through a major bank in Port-au-Prince, Sogebank. For those without accounts, temporary accounts



*Residents of a self settled camp dismantling their shelter in Haiti*

were created for a one-off transaction at a local branch of the bank (which had only one payment point for the entire city of Port-au-Prince). To withdraw the cash, the beneficiaries needed a formal ID and a pin code, which was provided individually to each landlord and beneficiary family. Some families required extra help with this process, including those who had no form of identification. Those were assisted under the condition that a dedicated IOM focal point would confirm the beneficiary identity and vouch for him/her.

The Sogebank was only able to process one beneficiary payroll per week, which raised a major obstacle to increasing cash transfer delivery efficiency (number of transfer per week). In order to increase the volume of cash transfer and consequently the number of IDPs assisted during a set project period, as well as to overcome the challenges linked with having only few facilities

delivering payments, IOM signed a contract with another bank in Port-au-Prince, Unibank, with a more robust fund transfer mechanism named Unitransfer. From 2013 onward, the beneficiaries and landlords of the project could receive their payment from several offices of this institution throughout Port-au-Prince and all over the country (in case they decided to return to their regions). A PIN code was no longer necessary and, if a valid ID was not available, the beneficiaries could delegate power to a third party to represent them for the transaction.

### Monitoring & Transparency in Cash Use

In terms of transparency in beneficiary selection, the grievance process provided a fair appeal, with a significant role played by the mayoral offices. For example, in Champs de Mars camp, 4,684 families were registered at the start of the program; 215 families registered their case with the grievance

### Project Milestones

<b>Date of Disaster:</b> 12 January 2010	
<b>Project Start Date:</b> 1 July 2011 (first project)	
<b>Project Milestone 1:</b> End of project 1, 31st March 2012 (9 mos)	1,364 HH assisted
<b>Project Milestone 2:</b> End of project 2, 31st October 2012 (10 mos)	5,590 HH assisted
<b>Project Milestone 3:</b> End of project 3, 15th December 2013	8,776 HH assisted
<b>Project Milestone 4:</b> End of project 4, 31st July 2014 (13 mos)	5,669 HH assisted
<b>Project Milestone 5:</b> End of project 5, 30th November 2014 (23 mos)	9,063 HH assisted
<b>Project Milestone 6:</b> End of project 6, 31st March 2015 (15 mos)	16,026 HH assisted
<b>Completion: 53,343 HH assisted by March 31st 2015 (last project)</b>	April 2015



process, of which 180 cases were not accepted, and 35 cases accepted – that is, 16% of families who registered their case with the grievance process were granted access to the program.

At a later stage, to monitor the use of the cash grants, the visits at 6 – 8 weeks served to determine whether people were still residing in the rental properties. The overwhelming majority of families (92%) were found to be occupying the properties, indicating that there was real housing need in the camps. Prior to implementation of the subsidy scheme, it was considered that many families

were occupying tents in the camps only in order to receive benefits, while also maintaining homes outside – which would result in empty rental properties through the subsidy scheme, a belief which has been largely disproved by subsequent monitoring and evaluation.

Monitoring of the transfers moving through the programme also improved with the diversification of partners. IOM was able to monitor the transactions via an online platform provided by Unibank and control the status of all planned payments to landlords and beneficiaries in real time.



*Phases of the return process from a temporary settlement in the former military airport in Haiti*

### Acknowledgements

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## Lebanon

### Shelter and Basic Assistance – Conditional Cash Grants

<b>Emergency</b>	Syria Crisis
<b>Date</b>	March 2011
<b>Total Affected</b>	1,172,733 Syrian refugees in Lebanon and an estimated 50,000 Lebanese returnees from Syria
<b>Approach</b>	Conditional Cash
<b>Project Location</b>	Countrywide. Main operations in Akkar, Saida, Bekaa, Mt. Lebanon
<b>Duration</b>	August 2013 - April 2015
<b>Target</b>	7,000 families
<b>Outputs</b>	<ul style="list-style-type: none"> <li>• 2,000 HH rental support</li> <li>• 5,000 fuel subsidy for winter</li> </ul>
<b>Cash Grant per HH</b>	<ul style="list-style-type: none"> <li>• Rental subsidy USD 150 / month</li> <li>• Winter USD 500-550</li> </ul>
<b>Cost per HH</b>	<ul style="list-style-type: none"> <li>• Winterization: USD 850 / HH</li> <li>• Rental support: USD1,500 / HH</li> </ul>
<b>Transactions</b>	40,000
<b>Project Description</b>	In August 2013, IOM Lebanon initiated an ongoing, multi-donor effort to support vulnerable Syrian refugee and Lebanese returnee families with cash for rent, fuel and other basic winter needs. Vulnerable families in rented accommodations received USD 150 per month as a contribution toward the average cost of renting accommodation, for periods of up to six months. In addition, vulnerable families living at high altitudes and those living in tented settlements and substandard buildings were provided with USD 100 per month in cash for fuel, during five months across the winter seasons (November to March) of 2013/2014 and 2014/2015.



- \$ **Challenge (amongst others):** In many cases the same families were eligible to more than one assistance.
- ✓ **Solution:** Once established with CSC Bank, ATM cards were distributed to each of the families benefiting from the program, through which they could access credited amounts from a single IOM account on a monthly basis. This simplified administrative procedures for IOM and for beneficiaries, and provided the framework and flexibility for cash delivery for multiple purposes or programmes, through the same ATM card.



Individuals in Lebanon receive conditional cash grants

## Challenges and solutions to cash-based programs

- Challenge:** Possibility of creating dependence on cash grants, and of driving rent inflation.

  - ✓ The rental subsidy was a fixed amount, calculated to be a considerable portion of the monthly rent, but not the full amount. This strategy was intended to avoid creating dependency, and also to reduce the landlords' tendency to increase the rent (which can happen when the landlords know that the rent is being covered by an international organization, and not by the tenants).
- Challenge:** Hurdles in negotiations with the bank slowed the finalisation of the agreement, and therefore issuance of the ATM cards for beneficiaries.

  - ✓ **Solution:** The early part of the project used cash-in-envelopes (for rental subsidy and fuel) as mechanisms for cash transfer.
- Challenge:** As a country-wide, multi-agency effort within Lebanon, the large number of partners implementing cash-based activities made it difficult to coordinate and avoid overlapping.

  - ✓ **Solution:** To solve this issue, all lists of beneficiaries were shared with the sector lead and several bi-lateral meetings were held with partners active in different geographical areas to cross-check beneficiary lists (keeping data protection requirements in mind).

### Background

Ongoing conflict in Syria since March 2011 has led to rising displacement of Syrians. The conflict has become increasingly complex, with the emergence of Islamic State (also known as ISIS or ISIL) in 2014 provoking an international military response. Syrians continue to flee the country, exceeding 4 million by July 2015, with just over 1,170,000 of these crossing the border into Lebanon. Only Turkey is hosting higher numbers of Syrian refugees (over 1,800,000).

Ongoing assessments of Syrian refugees and Lebanese returnees have highlighted the challenging conditions of both displaced communities. Most refugees and returnees live in areas that are already home to the most vulnerable Lebanese; in these areas in particular, increased competition for jobs means lower wages, even as the prices for basic necessities have increased. The majority of refugees (67%) and returnees (87%) are living in basic apartments and homes (either renting or being hosted) many of which are overcrowded. Those who are unable to pay their rent face the risk of eviction. The remainder largely live in makeshift shelters, tents, unfinished buildings, garages and other informal housing, which have poor infrastructure and WASH facilities and are at risk in harsh weather.

### National Strategy

In the spring of 2013, the interagency shelter and NFI sector working groups led by UNHCR and the Ministry of Social Affairs in Lebanon (MoSA), as well as the Basic Assistance Sector Working Group, started exploring different cash-based options to reduce logistical costs and facilitate the delivery of assistance to refugees and other populations affected by the Syrian crisis. This initial thinking has led to country-wide, multi-agency cash based programming in addition to traditional in-kind delivery.

Cash-for-rent guidelines set by the shelter working group determined a cash grant of USD 150 per month, as a contribution toward the average cost of renting accommodation. Cash-for-rent was promoted in the Lebanese context as roughly 80% of Syrian refugees pay some form of rent. The winterization package provided to these households was determined by the Basic Assistance Working Group, and included a heating stove (or an amount of USD 50), winter blankets for each member of the household, and a USD 100 per month for fuel for each of the five winter months.

In line with the strategies developed by the sectors, IOM has since August 2013 participated in these multi-agency efforts to provide cash for rent - and for fuel in winter months - to vulnerable Syrian refugees and Lebanese returnees in Lebanon.



Individual in Lebanon thumb-prints the certificate to receive an ATM card

### Project Implementation

The cash grants were conditional, but not restricted, meaning that beneficiaries received the cash for a pre-defined purpose, but not through restricted vouchers, nor through direct payment to the landlord or fuel providers. Beneficiaries retained autonomy in managing their monthly expenditures.

IOM Beirut and hub teams engaged with beneficiary communities through all phases of the project. Door-to-door joint assessments (by the sub-office teams, supported by the Beirut team) were conducted to identify and verify vulnerable households for both cash for shelter and winterization assistance. Once beneficiary lists were finalised, an ATM card distribution took place. In the early phases, before the agreement with the bank was operational, these were distributions of cash-in-envelope.

Once the ATM cards were available, distributions were accompanied by training on ATM card use including printed information. Hotlines for additional support were also available with both IOM and CSC. 40% of beneficiaries in the North, and 20% in the South, reported never using an ATM card before. Over the course of the first year of implementation, up to 20% reported problems in using the ATM cards. This number dropped to 4% in the following year due to IOM staff direct follow up with beneficiaries and provision of continuous support.

Under the cash-for-rent programme, on average a beneficiary receives six months of assistance (USD 150 / month), except if he/she is extremely vulnerable and is therefore unable to establish

coping mechanisms beyond the six months of support. To determine continued eligibility, every two to three months, post-distribution monitoring visits were conducted with beneficiary families to verify that the assistance is delivered in a decent manner, whether it is adequate, and the need and vulnerability of the family. Since day one, the beneficiaries are informed that this will be a temporary assistance for an average of six months for rental subsidies and five months for winterization. Right before the last transfer, the beneficiaries are notified by a short text message that this will be the last cash grant they will receive under the current project since they have already received the full package.

Cash grants were used to deliver a portion of the overall assistance. In-kind distribution was used where it remained most efficient and effective due to factors such as maintenance of standards, market availability or government restrictions.

### Cash Delivery Mechanism

For both interventions, cash transfers are delivered through ATM cards, though this modality only came into full operation in early 2014. Early negotiations with a local card provider, CSC, who agreed to procure and deliver the cards, took some time to finalise. Once concluded, one ATM card was distributed to each of the families benefiting from the program. IOM credited each card to the specified amounts on a monthly basis, through a single account with CSC. In this way administrative process was minimised. A total of 12,740 transfers were made by mid-2015 through CSC, 9,940 for winterization and 2,800 for rent support.



*IOM staff and beneficiaries of cash grants at a distribution centre in the Bekaa, Lebanon*

Prior to the issuance of the CSC ATM cards, IOM chose to deliver the cash directly to the beneficiaries. To ensure the safety of the distributions no cash was directly distributed in refugee settlements. Instead throughout the assessments, eligible beneficiaries were given a voucher that was redeemable at specified distribution centres and at indicated dates only. To secure these distribution sites, IOM hired unarmed certified private security company and also depended on the support of local municipality staff.

municipalities, MoSA or UNHCR, and selected through house visits. Priority is given to:

- emergency relocations (where refugees were living in sub-standard or hazardous shelter conditions prone to harsh weather or flooding);
- where households face eviction;
- those that meet certain personal status criteria (for instance, single-headed households, large families with limited or no income, families with individuals who are chronically ill or disabled).

## Beneficiary Selection

The two cash programmes were both inter-agency and countrywide, with the sector working groups allocating geographical responsibility for coverage to different agencies, as well as determining grant levels.

### Rental subsidy

Beneficiaries were identified through referrals by

## Winterisation

All Lebanese returnees and Syrian refugee families living in tented settlements, collective centres and garages in the North, Bekaa, South and Mount Lebanon were eligible for assistance, regardless of the personal status of the people living in them or the geographical area. Further to this, other households were eligible for assistance if:

- they were living in areas located at an altitude of 500m and above;

## Project Milestones

<b>Date of Disaster:</b> March 2011	
<b>Project Start Date:</b> August 2013	
<b>Project Milestone 1:</b> Start of rental support activities	August 2013
<b>Project Milestone 2:</b> Launching of the 2013 winterization activities	November 2013
<b>Project Milestone 3:</b> Finalization of the 2013-2014 winterization campaign	April 2014
<b>Completion:</b> Finalization of the 2014-2015 winterization campaign	April 2015

- they met the personal status criteria of having family members who are chronically ill or disabled, regardless of their shelter status (i.e. if they were living in a rented apartment or in a house with a host family).

Specifically, IOM was responsible for providing winterization assistance to all those Syrian refugees living in informal tented settlements (ITS) living at 500m or more above sea level in Akkar, North Lebanon; all those living in ITS in the Saida district of South Lebanon; and a smaller but still significant number of vulnerable Syrian refugee households in the Bekaa and Mt. Lebanon.

In the selection of Lebanese returnee beneficiaries, mixed families (those that included both Lebanese and Syrian nationals) presented a possibility of duplications of assistance, particularly where Syrian members of the household were registered with UNHCR. In these cases, site visits were conducted to verify needs and assistance received so far as well as cross-checking with UNHCR. A data sharing agreement was developed with UNHCR to speed up this process.

### Monitoring & Transparency in Cash Use

CSC Bank provided online access to the IOM account on one of CSC's websites, through which "sub-accounts" could be monitored to check the amounts credited to each of the cards, the amounts withdrawn, and any other transactions. IOM requested cards to be credited to specified

amounts on a monthly basis, with confirmation sent by CSC Bank on the processing of transfers. After one week, accounts of the beneficiaries were checked for withdrawals. Where accounts had not been accessed, follow up was made by telephone to identify any necessary actions. This allowed IOM staff to identify and solve several irregularities in coordination with CSC and the beneficiaries, such as: cases of Damaged, lost or stolen cards, and lost/forgotten pin codes.

Measures were taken to facilitate and monitor the use of the cash, mainly for the rental support component, for which beneficiaries were required to show a proof of rent (such as an invoice, or lease agreement signed by the landlord) before receiving the first cash grant.

Post distribution monitoring and evaluation exercises were undertaken every one to two months with each beneficiary family. These involved calling the beneficiaries for feedback on the quality of IOM assistance and performance, and also to evaluate their current situation, needs and vulnerabilities in order to verify eligibility for ongoing assistance (in relation to the cash for rent in particular, which is designed as a temporary support measure). The phone calls were followed by home visits. The findings were also summarized and shared with the Shelter/CCCM coordinator and the emergency coordinator.



*Individual in Lebanon receives conditional cash grant*

### Acknowledgements

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## Philippines

### Shelter – Unconditional Cash Grants

<b>Emergency</b>	Typhoon Haiyan (Yolanda)
<b>Date</b>	8th November, 2013
<b>Total Affected</b>	14 million affected, 4.1 million displaced 1.12 million houses damaged
<b>Approach</b>	Unconditional cash grant
<b>Project Location</b>	Tacloban, Ormoc, Roxas and Guiuan
<b>Duration</b>	1 year – cash component 6 months
<b>Target</b>	19,850 families out of 58,000 that received Recovery Shelter Kits (RSK)
<b>Outputs</b>	19,850 families received cash grants as part of RSK distributions
<b>Cash Grant per HH</b>	USD 75 (PHP 3,500)
<b>Cost per HH</b>	USD 75.60 (PHP 3,525)
<b>Transactions</b>	19,850
<b>Project Description</b>	Multi-purpose (unconditional) cash grants were an essential component of the Recovery Shelter Kit (RSK) distributed by IOM in response to Typhoon Haiyan (Yolanda), in addition to technical trainings of DRR for construction, construction materials, and framing kits. The cash grant distribution was an increment to the in kind support, aimed at enabling families to purchase additional goods and services in line with their priority needs and recovery capacity. The package was a one-off distribution, with cash grants distributed through a remittance agency, reaching 19,850 families in 90 days across five locations.



- \$ **Challenge:** Support and facilitate access to the cash grants for people that lost formal identification documents in the disaster, and for those with limited mobility.
- ✓ **Solution:** Special certificates were produced and distributed individually to those that did not have formal ID, which reflected the basic data from the registration, enabling cash grants to be issued. For those with limited mobility, representatives could be nominated.



Individuals receive unconditional cash grants in Ormoc, Philippines

## Challenges and solutions to cash-based programs

- \$ **Challenge:** Organize municipal-level distributions in central location to optimise organisational resources available.
- ✓ **Solution:** Consistent, auditable, and clear administrative processes created (SOP), allowing simultaneous implementation in different parts of the country, in the rapid, large scale cash disbursement.

### Background

Typhoon Haiyan, known in the Philippines as Typhoon Yolanda, was one of the strongest tropical cyclones ever recorded, devastating portions of Southeast Asia, particularly the Philippines, in early November 2013. It killed at least 6,300 people in the Philippines alone. Haiyan was also the strongest storm recorded at landfall, and the strongest typhoon ever recorded in terms of one-minute sustained wind speed, causing widespread destruction to homes across the country.

### National Strategy

The Shelter Cluster had an overall strategy of, “reducing hazard risk at household level, while building community resilience through the transfer of ‘know-how’ and capacity building under a ‘build back better and safer’ approach”.

This was embedded in the wider cross-sectoral, economic-recovery of the strategy of the Government of Philippines (GoP). In the Reconstruction Assistance on Yolanda (RAY) of 18 December 2013 their objective was stated as restoring the economic and social conditions of the affected areas, at the very least to their pre-typhoon levels, and to a higher level of disaster resilience.

Accordingly, GoP launched a programme to support reconstruction through the distribution of shelter materials in different quantities according to vulnerability and level of damage sustained. Priority was given to low income households.

Key targets for the Shelter Cluster were, “Provide immediate, life-saving emergency shelter and NFIs to 300,000 of the most vulnerable households” and, “Support for self-recovery to 500,000 households through incremental housing solutions using consultative and participatory processes.”

Cash was considered a key component of this process and national or regional coordination mechanisms were established between the government and humanitarian partners to foster

cross learning and implementation effectiveness. Cash distributions were also implemented at large scale by the government through the Department of Social Welfare and Development, IOM main counterpart in country.

### Project Implementation

The cash grants distribution was one component of the RSK Program and was a complement to the construction materials and framing kits distributed to beneficiaries, all aimed at catalyzing the self-help efforts of affected families. The cash grant distribution was envisioned as an increment to the in kind support and aimed at enabling families to purchase additional goods and services, in line with their priority needs and recovery capacity. In a tailored fashion, families could either hire labor to support with shelter construction, or buy additional construction materials.

The project started with the registration of beneficiaries for RSK distributions, according to the established criteria. Information was entered into a cash grants database developed specifically for the project. With coordination of local authorities, and in line with the distribution plans for RSK materials, the cash distribution at each remittance agency store was scheduled.

The database eased the administrative process for the distribution as the basis for the preparation of internal approvals, and preparation of data to be shared with the Palawan Express. The agency would then upload in its system the beneficiaries’ names, ID, cash collection point, and amount to receive.

Each batch was then communicated to Palawan by email with mention of the key details for each batch. After 3 days of receiving the go-ahead from IOM, Palawan Express issued clearance to distribute the grants accordingly - the formal time allowed for beneficiaries to report to the agency branch to collect their grants was 24 to 48 hours, but IOM targeted to have 72 hours to minimise unnecessary travel and confusion on the part of





Individuals receive unconditional cash grants in Villaba, Philippines

the beneficiaries.

Beneficiaries collected the grant in the Palawan Express shop specifically indicated by IOM and certified receipt of the grant with receipt signing – all beneficiaries had to present a valid ID to collect the grant - this ID number/type was the one used during registration. IOM operations staff were present at every distribution point to support the process and collect all beneficiaries' signatures.

For people without formal ID, IOM produced and distributed individual certificates detailing the basic data from the registration. These certificates were printed off from the database and had to be duly signed by the parties involved, and beneficiaries were also required to return the certificate to IOM when the cash grant was received.

of Social Welfare and Social Development), or if above the poverty threshold, had lost their assets after the typhoon and needed assistance to rebuild their houses (verified by IOM and DSWD)

- Living with pre-existing vulnerabilities (such as female / single / elderly / minor-headed households; household members with chronic/current illness, disability/limiting conditions, mental/psychosocial conditions; pregnant/breastfeeding women; children (below eighteen years of age; and older persons (above fifty-nine years of age).

The programme was delivered in underserved or unserved municipalities and barangays (smallest administrative division), i.e. where no other organizations had provided shelter assistance, and in coordination with local authorities.

### Beneficiary Selection

The IOM Recovery Shelter Kit (RSK) program targeted the most vulnerable among the following priority groups:

- Households that were still displaced (in Evacuation Camps, Transitional Shelters and Spontaneous Settlements), and for whom shelter support would enable return to their place of origin
- Households with totally destroyed and/or uninhabitable houses
- Households with no capacity for self-repair.

They were also within one of the following vulnerable groups:

- Living below the poverty threshold (determined by inclusion on a number of national programmes, or verified by IOM and the Ministry

### Cash Delivery Mechanism

To implement the disbursement of the cash grants at scale, IOM partnered with Palawan Express, one of the Philippines' leading money remittances companies. Palawan Express has branches all over the country, namely in the areas where IOM was operating and providing shelter support. IOM was responsible to register and validate beneficiaries selection using the program database whilst Palawan Express processed the cash disbursements and confirmed the receipt of the cash grants by each beneficiary with the collection of signed receipts.

People collected their grants in the Palawan Express shop closest to their location, and confirmed delivery was verified in loco by IOM. IOM staff had



Individuals waiting to receive unconditional cash grants in Villaba, Philippines

to be present at the distribution point (the branch of the remittance agency) to support the process and collect evidence of receipt, in the form of beneficiaries signatures.

The information collected on people's IDs and grants was used to accurately track disbursements. For families that did not have official identification documentation, certificates were produced and distributed individually which reflected the basic data from the registration, enabling cash grants to be issued.

### Monitoring & Transparency in Cash Use

Information received in the signed receipts was later entered in the database – all non-deliveries were scheduled for priority post distribution monitoring to clarify why the BHH didn't collect the money. IOM post distribution monitoring teams tried to verify the reception of cash grant against the information on the database, enquiring when possible individual satisfaction levels with the activity and its process for learning, grievances resolution and accountability.

IOM took the opportunity also at the distribution sites to survey overall intentions with beneficiaries

at large reporting intention to use the grant to acquire other construction materials such as doors, household items or to hire skilled labor in order to apply technical construction advice on DRR features that acquired during the technical trainings provided by IOM.

Palawan Express was asked regularly to confirm with IOM all the funds that were not collected by beneficiaries. Non-deliveries were prioritized for monitoring to clarify why money was not collected, enabling follow up, and eventually if not resolved otherwise, return of unspent funds. The overall reconciliation and monitoring identified approximately 240 families that did not collect the assigned grants on the designated distribution day, but individualized tracking and follow-up allowed to assist the majority of them to complete the distribution at a later time. Upon closure less than 25 grants were cancelled mainly referring to cases were families moved to other localities in search of better opportunities or employment.

### Acknowledgements

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### Project Milestones

<b>Date of Disaster:</b> 8th November, 2013	
<b>Project Start Date:</b> September 2014	
<b>Project Milestone 1:</b> Signature of the contract with Palawan Express (remittances agency)	October 2014
<b>Project Milestone 2:</b> Training and Dissemination of the Cash Grants SOP thought the offices	November 2014
<b>Project Milestone 3:</b> Start of the cash distributions in Ormoc - 5,000 transfer in 8 days	December 2014
<b>Completion:</b> Completion of the cash distribution across all offices	February 2015

## Pakistan

### Emergency / Shelter – Conditional Cash Grants

<b>Emergency</b>	Floods
<b>Date</b>	11 August - 14 September 2011
<b>Total Affected</b>	5.3 million people and 1,524,773 homes affected
<b>Approach</b>	Conditional cash grants
<b>Project Location</b>	Sindh
<b>Duration</b>	July 2012 - December 2013
<b>Target</b>	22,800 families
<b>Outputs</b>	22,900 shelters -single room constructions called "One Room Shelters" (ORS)
<b>Cash Grant per HH</b>	USD 294.00 (PKR 30,000)
<b>Cost per HH</b>	USD 391.00
<b>Transactions</b>	68,700

**Project Description** The project included three tranches of cash transfer, linked to satisfactory completion of three shelter construction phases (plinth / foundation, wall and roof). Training on minimum construction standards, defined for seven distinct shelter types appropriate to the different target localities, was provided alongside each tranche. Construction timeline was estimated with the communities but ultimately would depend on the capacity of the beneficiaries.



**Challenge:** Ensuring the primary objective of providing resilient shelter at scale was met.

**Solution:** The conditional, performance driven system established by IOM meant that cash payments were made once interim milestones in the construction process had been reached, helping to ensure that shelters were completed. The program required community milestones achievement so to guarantee that vulnerable individuals or those with slower progress be excluded from the program, peer pressure enabled community support to such cases.



Individuals receive cash-for-shelter grants in Pakistan

## Challenges and solutions to cash-based programs

- Challenge:** The massive scale and spread of the disaster, including remote areas.

  - ✓ **Solution:** The minimal external inputs involved with cash and training allowed the project to operate at scale and efficiently. The presence of a bank in Pakistan with good rural reach enabled cash to be delivered easily to target villages. Within the villages, the project was established and run through village committees, which ensured full participation and cooperation of communities in the process. The committees selected a focal point for liaison, coordination, and cash distribution, but also to supervise the construction progress. Focal points were assisted to set up bank accounts to receive funds on behalf of the group.
- Challenge:** Uneven availability and cost of construction materials: where quality materials could not be sourced in the immediate locality, the additional cost of transport had to be borne by some participating villages, as the cash grant was a fixed amount across the project.

  - ✓ **Solution:** Villages in this position were encouraged to pool their funds and procure in bulk to lower cost. This was done successfully in some instances.

### Background

Repeated floods ravaged Pakistan from July 2010 onwards. In 2010, a fifth of Pakistan's land was submerged, affecting 20 million people. In 2011, another significant flood hit communities for a second time resulting in massive displacement and destruction of homes. The worst hit areas were northern Sindh, southern Punjab and eastern Baluchistan, together home to around 10 million people.

### National Strategy

The Pakistan Shelter Cluster, led by the National Disaster Management Agency (NDMA) and co-led by IOM, sought to provide low cost shelter support to families in the worst affected districts of Sindh and Baluchistan whose houses had become 'unlivable' in the 2011 flood, using methods and materials that would provide greater resilience to future natural disasters, before September 2012.

### Project Implementation

IOM partnered with twenty six locally based implementing partners (IPs), who worked at community level through Village Committees. Village Committees were composed of 5 – 15 individuals that represented a maximum of 25 beneficiary families. The Committees guided the process, including provision of beneficiary lists for verification of eligibility by IOM, and the election of a responsible focal point for receipt and onward distribution of cash transfers to the confirmed

beneficiaries. A Memorandum of Understanding was then drawn up and signed or thumb-printed between the IPs, beneficiaries and the focal point to ensure clear understanding of the terms prior to project initiation.

Tranche payments were processed into the focal point's bank account only after verification of satisfactory completion of each construction phase by all participating beneficiaries, within the specified timeframes for each of the five shelter types. Following completion of the process, the focal points received a payment of PKR 15,000 in recognition of their service to the community. The project included a hotline for feedback and complaints. Before cash disbursement to focal points and IPs, the complaints database was checked for any pending complaints against them.

The grant level was calculated to cover the basic costs of the shelter's plinth, walls and roof, with the expectation that beneficiaries should contribute some of their own resources towards shelter completion (for example labor, doors and windows). The amount was raised following the project pilot from PKR 26,000 to PKR 30,000. Transport was most often stated as the reason for additional cost burden, magnified in areas where materials had to be sourced from other localities due to salinity or other factors. In these cases, village groups were encouraged to engage in bulk procurement to reduce transport cost. Inflation in the price of materials driven by additional demand was found to be a widespread issue, with the reported rates ranging over 100% in some places



*Individuals receive cash-for-shelter in Pakistan*

(for example, bamboo costs increasing from PKR 7 / ft to PKR 15 / ft in one village, from PKR 7 - 10 / ft in another).

IPs provided construction training for each stage. The level of technical standards and support enabled the construction of locally appropriate shelters, and reasonably ensured quality levels. An external evaluation confirmed extremely high occupancy and use of ORS shelters, with a negligible number of abandonments or evictions. It also found that beneficiaries felt safer in the ORS housing, quoting the raised plinth, use of lime plaster, higher doors, strengthened and lighter roof as the qualities of the build that will better withstand future crises, whether at the scale of the 2011 floods or not.

### Beneficiary Selection

In the 29 Union Councils ranked as worst hit by Pakistan's National Disaster Management Agency, village assessments were conducted through IPs to determine the villages where more than 20% of the population was affected. Assuming a heavier strain on social coping mechanisms, ORS was targeted in these villages. Some issues with targeting were identified later – some villages were found to have been affected by rains, but not by floods or groundwater, while other examples were found of villages badly affected by flood, but not assisted.

Lists of returned households were prepared by Village Committees, and then verified by IOM as meeting the targeting criteria for families which was defined by NDMA and the Protection Cluster.

### Cash Delivery Mechanism

Agreement was reached with a bank that had sufficient presence and links in rural areas to enable IPs to transfer payments into the accounts of village focal points. If village focal points did not have accounts, they were supported to establish accounts. IOM transferred money to the accounts of village focal points. Village focal points then withdrew cash and physically distributed it to the families in their group (maximum 25 families), who signed or thumb-printed a receipt verification form.

Expectations were clearly defined for each stage of the process, including stipulation of the transfer of control of money from IOM to focal point to beneficiary, and the fact that requirements for new transfers would not change, even if money disappeared along the chain. IOM would in any case deliver the next tranche as long the previous milestone had been achieved.

The use of bank accounts for the Focal Point was clearly a bonus for many. Some did not know how to set up an account or use an ATM before this process. In Pakistan's rural areas, disbursements could still be slow at the branch level, with issues about capacity of banks to open accounts and deal with the high additional load at certain times and in certain places. However this was not a major barrier to project implementation.

### Monitoring & Transparency in Cash Use

Documentation requirements from implementing partners at each stage included photographic record of the cash grant transfer and completion



*Individuals receive cash-for-shelter in Pakistan*

of each construction stage for every beneficiary family. For the first tranche, partners were required to provide the signed or printed agreements between IPs, beneficiaries and focal points, village and household data, photographs of each family by their damaged home, and new building site, and proof of ID (or GPS code) for each beneficiary household.

For the second and third tranche, Cash Receipt Verification Forms proving delivery of the previous tranche to beneficiaries, a village monitoring report, and photographs of each family both receiving the tranche, and next to the completed construction stage were required.

IOM established monitoring and evaluation (M&E) and information management (IM) teams at hub and Islamabad level, in addition to field monitoring teams. Hub M&E staff would select random samples for monitoring and submit them weekly to field monitoring teams, who would then physically visit and assess the selected beneficiary families to verify reported progress. Between 5 and 10% of the households were monitored directly,

and 100% of villages and Committee groups were monitored.

The feedback and complaints hotline information was disseminated through the Village Committees. In total, 383 complaints were received for the 2011 response between September 2012 and January 2014. Where the internal IOM investigation process demonstrated corruption or malpractice (cases arose for example of IPs procuring and supplying goods instead of transferring cash), punitive action could be taken.

Two internal and one external evaluation (by Shelter Centre in December 2014) were undertaken, which investigated questions around the use of the cash received, and the transparency and effectiveness of the process.

### Acknowledgements

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### Project Milestones

<b>Date of Disaster:</b> 12 January 2010	
<b>Project Start Date:</b> 1 July 2011 (first project)	
<b>Project Milestone 1:</b> End of OTI project, 31st March 2012 (9 mos)	1,364 HH assisted
<b>Project Milestone 2:</b> End of CIDA project, 31st October 2012 (10 mos)	5,590 HH assisted
<b>Project Milestone 3:</b> End of ECHO 12 project, 15th December 2013	8,776 HH assisted
<b>Project Milestone 4:</b> End of DFID project, 31st July 2014 (13 mos)	5,669 HH assisted
<b>Completion:</b> 53,343 HH assisted by March 31st 2015 (last project)	April 2015



## Sierra Leone

### Reparations

<b>Emergency</b>	Civil War
<b>Date</b>	1991 - 2002
<b>Approach</b>	Reparations
<b>Project Location</b>	Country-wide
<b>Duration</b>	2009 – 2014
<b>Outputs</b>	Reparations paid to 32,000 claimants

**Project Description** IOM supported the National Commission for Social Action (NaCSA) through the development of the Sierra Leone Reparations Programme (SLRP) outreach strategy and claim forms, an extensive victim's database and a strategy for delivering the various types of reparation benefits. Between 2009 and 2013, the SLRP provided reparations to over 32,000 victims including forced amputees, victims of sexual violence, severely war wounded, orphans and war widows. Benefits included cash grants, and also medical interventions for sexual violence victims and the severely war wounded; vocational training; and symbolic community reparations measures.



- \$ **Challenge:** An underdeveloped banking system, with very minimal infrastructure. The question faced was how to deliver cash in remote, underserved regions of the country.
- ✓ **Solution:** Mobile banking teams – an agreement was reached with a commercial bank who were able to access remote regions and deliver cash using mobile teams.



Community Symbolic Reparations event in Makeni, Sierra Leone, in 2009

## Background

Between 1991 and 2002, a brutal conflict ravaged Sierra Leone, which displaced 2.5 million people and subjected thousands more to gross human rights violations, including widespread killings, torture and sexual abuse. In 2004, two years after the war, the Truth and Reconciliation Commission (TRC) for Sierra Leone recommended the implementation of a comprehensive reparations programme for the victims of these human rights violations.

The international community, through the UN Peacebuilding Fund, included the TRC's recommendations into the overall Sierra Leone peacebuilding priority plan and funded the Sierra Leone Reparations Programme (SLRP). IOM was called upon to provide programmatic and fiduciary oversight to the country's newly established Reparations Directorate in the National Commission for Social Action (NaCSA) for designing and implementing the SLRP.

## Project Implementation

Given the complexity of implementing a large scale reparations programme, NaCSA required additional technical support, capacity building and expertise. Financed by the German Ministry of Foreign Affairs, IOM and NaCSA jointly developed the SLRP. In particular, IOM supported NaCSA through the development of the SLRP outreach strategy and claim forms, an extensive victim's database and a strategy for delivering the various types of reparation benefits.

Between 2009 and 2013, the SLRP provided reparations to over 32,000 victims including forced amputees, victims of sexual violence, severely war wounded, orphans and war widows. Benefits included cash grants; medical interventions for sexual violence victims and the severely war wounded; vocational training; and symbolic community reparations measures. Throughout the SLRP, IOM continuously provided technical assistance and legal expertise to build NaCSA's capacity to implement the SLRP.

In 2013, IOM's role to provide programmatic and administrative oversight to the SLRP was extended until December 2014 in order to focus on the most vulnerable beneficiaries. During this time, NaCSA has been providing a comprehensive reparations package to 1,300 amputees and severely war

wounded. The package has consisted primarily of rehabilitation grants (accompanied by adequate income generation and financial management training), and also included emergency assistance to 50 beneficiaries in dire health circumstances and immediate medical needs.

## Beneficiary Selection

Eligible beneficiaries for the SLRP included forcible amputees, war widows, orphans, war wounded and rape victims.

## Cash Delivery Mechanism

Given the poor infrastructure in Sierra Leone, mechanisms for the delivery of cash were limited. IOM and NaCSA negotiated with a local bank - Sierra Leone Commercial Bank - to deliver payments through their branches in the provincial capitals, and in more remote areas to set up mobile bank desks to issue payments to verified individuals on specified days. Announcements would be made to beneficiaries confirming the location, required documentation and documents, which would be verified prior to payment day at NaCSA. After this, payment could be processed at the bank's mobile desks. In negotiations with the bank, the fees to be charged were driven down following pressure from the government on the purpose and intention of the programme.

## Monitoring & Transparency in Cash Use

IOM was present at the NaCSA and mobile banking desks to monitor the application of verification processes.

## Acknowledgements

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## Ukraine

## Shelter and Basic Assistance – Unconditional Cash Grants

<b>Emergency</b>	Conflict
<b>Date</b>	March 2014
<b>Total Affected</b>	1,449,245 people displaced
<b>Approach</b>	Unconditional cash grant
<b>Project Locations</b>	Kharkiv, Vinnytsya, Cherkasy, Chernihiv, Sumy, Poltava, Odesa, Mykolayiv, Kherson, Zhytomyr
<b>Duration</b>	December 2014 – March 2016 (Ongoing)
<b>Target</b>	12,528 families
<b>Outputs</b>	12,528 families (40,328 people) received cash grants
<b>Cash Grant per individual</b>	In 2015: first round – UAH 1000 per person (10 regions); second round – UAH 1,980 per person / 3 months Kharkiv; UAH 1,650 for other 9 regions.
<b>Transactions</b>	12,528
<b>Project Description</b>	<ul style="list-style-type: none"> <li>• <b>November 2014 - May 2015:</b> The project consisted of a one-time cash transfer equivalent to Euro 235, aimed at enabling IDPs to purchase basic non-food items, in particular winter clothes, and to resolve key shelter issues, such as heating and utility bills, in advance of winter. The grants were targeted at displaced families as a result of unrest in eastern Ukraine and events in Crimea.</li> <li>• <b>May 2015 - May 2016 and July - Dec 2015:</b> The project seeks to contribute to support the most vulnerable categories of IDPs and ensure the immediate response to cover the basic needs of IDPs left without housing and financial means to maintain living standards in displacement in 10 regions of Ukraine.</li> </ul>



📌 **Challenge:** Deliver rapidly and at scale in time to provide meaningful assistance for the winter.

✓ **Solution:** In Ukraine, a country with well-developed institutions and infrastructure, the out-sourcing key activities enabled rapid delivery of cash (call-centre for verification, bank for transfers). As always in humanitarian programming, this entailed striking a balance between speed and quality, particularly regarding the phone-based verification.



Individuals in Ukraine receive unconditional cash grant

## Challenges and solutions to cash-based programs

- \$ **Challenge:** Inflation driven by the conflict. Average price for the winterisation package rose by 37% between October 2014 and March 2015.
- ✓ **Solution:** By setting the cash amount in Euro, and making conversions into UAH only at point of payment, the impact of inflation on the purchasing power of the cash grants was mitigated. Market assessments determined that the minimal relative amount of the cash programme itself was not significant enough to impact inflation in the area.

### Background

Ukraine became gripped by unrest when President Viktor Yanukovich refused to sign an association agreement with the European Union in November 2013. An organised political movement known as 'Euromaidan' demanded closer ties with the European Union, and the ousting of Yanukovich. This movement was ultimately successful, culminating in the February 2014 revolution, which removed Yanukovich and his government. Subsequently, Crimea was annexed by Russia on 18 March, and unrest in Donetsk and Luhansk regions of Ukraine evolved into a war between the post-revolutionary Ukrainian government and pro-Russian insurgents.

The conflict in eastern Ukraine started in April 2014 resulted in the loss of human lives, increased suffering and vulnerability of affected populations. According to the UN Office for the Coordination of Humanitarian Affairs (OCHA), by mid-August 2015 the human cost of the conflict reached 7,883 casualties and another 17,610 injured. Between February and August 2015, the UN registered 575 casualties, including 165 civilians killed and another 410 injured. Estimates on the number of civilian casualties prior to February 2015 are not available yet. As of 21 August 2015, 1,449,245 IDPs registered with the Ministry of Social Policy of Ukraine. Among them 12.6% are children, 4.2% are people with disabilities, 23.7% are at working age and 59.1% are receiving some type of social assistance.

### National Strategy

Cash assistance by means of debit cards and vouchers was identified by the Shelter Cluster as one of the most appropriate solutions for areas not directly affected by the conflict, which were hosting large numbers of IDPs. This was seen as important to preserve good relations with host communities and support local economies, which were sufficiently robust to inject cash support to

IDPs. A "multifunctional" winterisation cash grant was included in the 2015 Response Plan with a target of 80,000 households (240,000 people).

A cash working group was established that engages the increasing number of partners delivering cash in Ukraine in setting cash transfer values. Cash programming has diversified to include cash-for-work and cash-for-rent as multi-agency efforts.

### Project Implementation

The emphasis in this programme was rapid delivery, in a context of a fast approaching winter, and robust markets in the urban displacement context of Ukraine. Therefore, partnerships with the Ministry of Social Welfare, and with service providers for both verification and payments, enabled the bulk of the work to be done fast.

IOM received initial beneficiary lists from the Ministry of Social Policy for verification (further detail below). Once verified, eligible households were filtered into batches of 1,000 - or as needed for each distribution - with payment-related information including bank and date of distribution for each beneficiary added into the



Individual in Ukraine receives unconditional cash grant



Unconditional cash grants and information leaflets in Ukraine

database, based on the daily capacity of each branch to process payments per day. Information for a sample of beneficiaries was double checked prior to submission of payment lists by conducting house visits, mainly for those having suspicious information.

Once lists were submitted to the bank, all selected beneficiaries were telephoned to notify them of the distribution day and bank branch, and to confirm who would present and receive the money (a proxy, in case the head of the household was not capable of coming to the bank).

Cash distribution to beneficiaries took place at the different branches. Upon receiving the cash, the beneficiaries signed distribution sheets confirming receipt of the transferred amounts and received an envelope to put the cash in and a leaflet containing further information on the project, including the "hotline" number (especially in bank branches where there was limited presence of the IOM Kharkiv team, who were roving between different branches).

provide IOM with a list of IDPs that potentially fit the preset selection criteria.

There were three layers of verification prior to the distribution: first, the Ministry of Social Welfare compiled the initial lists; second, a sub-contracted call centre double-checked the information by telephone; third, IOM and a partner NGO conducted physical house visits to confirm the authenticity of the information, for a selected sample size of the list.

The ideal process should have included physical verification visits to all beneficiaries prior to receiving cash assistance (recommended for future projects), however a balance had to be struck between speed and quality. The urgent nature of the project and the need to distribute the cash assistance in a short time frame resulted in the decision to replace the house visits by phone interviews. This was mainly to help quickly a large number of vulnerable IDPs to better prepare and cope with the cold winter months.

### Beneficiary Selection

Beneficiaries had to meet two criteria: first, the household was displaced from its place of origin due to unrest in East Ukraine or due to events in Crimea; and second, one of three vulnerability criteria: female-headed household, two or more children aged 0 – 18 years, or one or more person disabled or chronically ill. If both criteria were met and the family was willing to participate, they were included in the programme. Following several meetings and exchange of letters, it was agreed that the Ministry of Social Policy would

### Cash Delivery Mechanism

All cash-based assistance was implemented through Ukrexim Bank via transfers, which could be drawn by beneficiaries at specified branches. Ukrexim provided the required service through 14 branches in 10 regions. Having a previous service agreement in place with the bank (Ukrexim Bank is IOM's bank in Ukraine) facilitated the process and allowed the mission to launch the project rapidly. The bank could process up to 135 cases per branch, per day.

## Monitoring & Transparency in Cash Use

Following each phase of distribution, post distribution monitoring and evaluation exercises were conducted through the sub-contracted call centre (ERA), who contacted a minimum of 20% of the assisted beneficiaries to ensure that they received the full assistance; to evaluate the quality of IOM's assistance and performance; to check if the assistance addressed their needs and if it was useful; and to evaluate their current situation and vulnerability, to verify if they were still eligible for future assistance. The phone calls were followed by verification home visits conducted by both the IOM Kiev team and its partner NGO (the sampling for the visits was around 5%). A specialised service provider was also contracted to conduct market monitoring.

To avoid any duplication with other partners, IOM shared the list of beneficiaries and the nature / amount of the assistance they received with the Ministry of Social Policy and - if needed and agreed upon with cluster partners - with UNHCR.



Individual in Ukraine receives unconditional cash grant

## Acknowledgements

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### Project Milestones

<b>Date of Disaster:</b> March 2014	
<b>Project Start Date:</b> 17 November 2014 (first project)	
<b>Project Milestone 1:</b> End of ECHO project 16 May 2015	6855 HH assisted (23,264 IDPs)
<b>Project Milestone 2:</b> Start of the next ECHO-Norway MFA project first round 30 June 2015	9,517 IDPs assisted
<b>Project Milestone 3:</b> Start of the German MFA-Norway MFA project first round 13 August 2015	7,547 IDPs assisted
<b>Project Milestone 4:</b> Start of the ECHO-Norway MFA project second round 1 October 2015	10,700 IDPs to be assisted
<b>Project Milestone 5:</b> Start of the German MFA-Norway MFA project second round 4 November 2015	7,500 IDPs to be assisted
<b>Project Milestone 6:</b> Start of the cash-for-rent assistance under ECHO funded project November – April 2016	535 HH (rent) to be assisted
<b>Completion:</b> ECHO-Norway project completion: 17 May 2016 German MFA-Norway MFA project completion: 31 December 2015	

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