

# Unconditional Cash transfer for Earthquake-affected populations

San Marcos Department, Guatemala  
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**OXFAM**

# Parameters of the project

- Municipalities of San Lorenzo and San Antonio Sacatepéquez (San Marcos Department)
- Municipality of San Juan Ostuncalco (Quetzaltenango Department)
- 34 communities  
1449 families  
7969 persons
- Families who lost their homes (destroyed or uninhabitable) in the Nov. 7th earthquake of 2012 and who do not have the economic means to rebuild them.



# Transfer modalities

## 1. Transfer via the mobile phone company TIGO Money.

- For families who already had a Tigo telephone number (399 families).

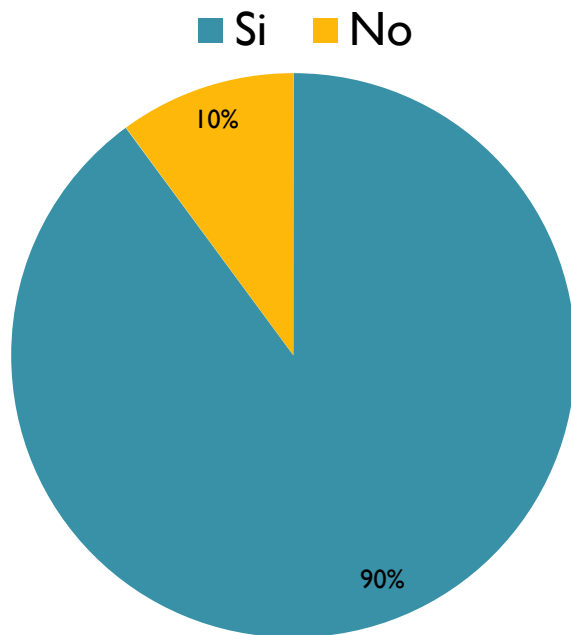
## 2. Transfer via the bank BANRURAL.

- For families who did not have a Tigo telephone number or were not comfortable with transfer via SMS (1050 families).
- BANRURAL was selected as the bank with the larger national cover.



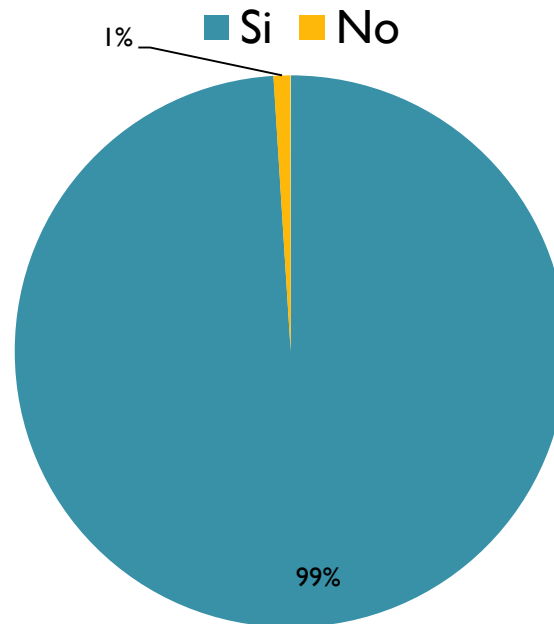
# Beneficiary Satisfaction

## Beneficiary satisfaction TIGO Money



Reasons for non-satisfaction: didn't know where to go to collect money, was not well looked after, other.

## Beneficiary satisfaction BANRURAL



Reasons for non-satisfaction: far from home, long queue, other.

# Pros & Cons of the two delivery modalities

	Pro's	Con's
Cash transfer via mobile phone	<ul style="list-style-type: none"><li>-Possibility to collect cash close to the community</li><li>-Better security conditions for beneficiary families</li><li>-Flexible date of cash collection</li></ul>	<ul style="list-style-type: none"><li>-Slower beneficiary registration</li><li>-Some families do not have phones</li><li>-Slower disbursement process</li><li>-Slower mistake correction</li><li>-Longer process to monitor if the transfer reached the beneficiary family</li><li>-Difficulties of some beneficiaries to use SMS</li></ul>
Cash transfer via a banking system	<ul style="list-style-type: none"><li>-Quicker beneficiary registration</li><li>-Quicker disbursement process (as all is done on the same day)</li><li>-Quicker mistake correction</li></ul>	<ul style="list-style-type: none"><li>-Beneficiary families cannot choose when to collect cash</li><li>-More security risks (as all families are seen collecting cash at the same time)</li><li>-Collection points further from communities</li></ul>

# Use of cash by beneficiary families

