Unconditional Cash transfer for Earthquake-affected populations
San Marcos Department, Guatemala
December 2012

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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

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

90%

Beneficiary satisfaction
TIGO Money

90%

10%

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

99%

Beneficiary satisfaction
BANRURAL

1%

No

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<th>Pro’s</th>
<th>Con’s</th>
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| Cash transfer via mobile phone | - Possibility to collect cash close to the community  
- Better security conditions for beneficiary families  
- Flexible date of cash collection |
| - Slower beneficiary registration  
- Some families do not have phones  
- Slower disbursement process  
- Slower mistake correction  
- Longer process to monitor if the transfer reached the beneficiary family  
- Difficulties of some beneficiaries to use SMS |
| Cash transfer via a banking system | - Quicker beneficiary registration  
- Quicker disbursement process (as all is done on the same day)  
- Quicker mistake correction |
| - Beneficiary families cannot choose when to collect cash  
- More security risks (as all families are seen collecting cash at the same time)  
- Collection points further from communities |
Use of cash by beneficiary families

- Alimentos: 40%
- Ahorros: 5%
- Rehabilitación de la casa: 45%
- Ropa: 10%
- Escuela para los niños: 15%
- Salud: 20%
- Compra de animales: 25%
- Otro: 30%