

PHILIPPINES

A Minimum Guideline for Implementers



CASH FOR WORK

MARCH 2023

Acknowledgements

The Cash for Work (CfW) Guideline is based on the observations and experiences of several humanitarian actors working in partnership with the Philippine government throughout the Typhoon Odette response and recovery phase. Discussions among partners highlighted the importance of creating a set of guides, which resulted in agreements on essential procedures such as calculating wages and workload, beneficiary selection criteria and processes, and project design and implementation. The guideline was produced by the CFW taskforce of the Cash Working Group (CWG) Philippines, which included Mikolaj Radlicki (CashCap/OCHA), Jurgen Mika (WFP), Rhinadel Canete (FAO), Lindsey Atienza (UNHCR), Gleslie Sybil Ann Maraon (IOM), Ellaine Luzada (Philippine Red Cross), Warlito Quirimit (Department of Human Settlement and Urban Development) and Lionel Dосdos (Shelter Cluster), and reviewed by the members of the CWG, including GenCap specialist Hadia Nusrat, the shelter and protection clusters. The work on this document relied on international best practice, most notably the work of the NorthWest Syria CWG, supported by NORCAP.



Table of Contents

Acknowledgements	1
Abbreviations	3
Introduction	4
About This Guide	4
Objectives	4
Recent Cash For Work Activities In The Philippines	4
Appropriateness Of Cfw – Why And When	5
Setting Cfw Rates	8
Targeting And Protection	9
Common Risks, Mitigation Measures And Managing Expectations	11
Modality Of Payment	13
Monitoring And Feedback	13
Gender	14
Examples Of Cfw Activities	14
Links To Key Resources	14
Annex 1 Payment : Units, Advantages And Disadvantages	15
Annex 2 Eligibility Criteria Scoresheet	16

Abbreviations

CashCap	A roster of CVA and Market specialists, part of wider NORCAP. Operated by the Norwegian Refugee Council (NRC)
CCCM	Camp Coordination and Camp Management
CfW	Cash-for-Work
CWG	Cash Working Group
CVA	Cash and Voucher Assistance
DSWD	The Department of Social Welfare and Development (Philippines)
FSP	Financial Service Provider
HH	Households
IDP	Internally Displaced Persons
MOU	Memorandum of Understanding
MPCA	Multi-Purpose Cash Assistance
PhP	Philippine Peso

Introduction

Cash for Work (CfW) is a short-term intervention used by humanitarian organizations to provide temporary employment in public projects for the vulnerable population. The methodology has become increasingly common in food insecure, disaster affected or post-conflict environments.

About this guide

- This guide is a product developed by the Cash Working Group (CWG) members; in particular the members of the CfW and Protection Task Force: OCHA, UNHCR, FAO, PRC, IOM, WFP and CashCap.
- The guide is to be used as a recommended practice for CfW programming and mainstreaming gender and protection measures, based on global best practices and the Philippines' context;
- This guide should be used as complementary to the DSWD Cash-for-Work guidance;
- The details outlined in this guide pertain to CfW activities to be delivered during the Early Recovery phase, post-disaster;

Objectives

- Provide an overview of what recent CfW activities have been delivered in the Philippines;
- Recommend when, why and how to best use CfW;
- Outline risks and mitigation measures to CfW;
- Mainstream Sphere Protection Standards in CfW programming;
- Outline best practices in mainstreaming gender;
- Recommend key elements and type of activities to consider;

Recent Cash for Work activities in the Philippines

In response to Typhoon Rai (locally known as Odette) the International Organization for Migration (IOM) employed cash-for-work activities in shelter and CCCM, targeting evacuees: skilled and unskilled workers from towns and villages affected by the typhoon. Approximately 3,440 individuals benefited from IOM's CfW activities in various localities in Caraga and Southern Layte, two regions of the Philippines most impacted by the disaster. The persons employed were either tasked with maintenance and repair of the evacuation centers where evacuees were sheltered, including day-to-

day activities such as laundry and kitchen work, or with construction of transitional shelters that IOM was building post-Odette. The CfW rates used were either aligned with provincial salary standards (e.g. PhP 350 per day in Cagniog, Caraga) or followed a contract assignment whereby PhP 35,000 was paid for a completion of one transitional shelter.

Prior to Typhoon Odette response, Philippines Red Cross (PRC) employed cash-for-work to support families adversely affected by the Covid-19 pandemic. Over 4,000 families were served in Luzon (Bulacan, Metro Manila, Rizal Province, Zambales) and the Visayas (Cebu Province, Leyte, Western Samar) with a standardized rate of PhP 500 per day for seven days (total of PhP 3,500). Activities focused on community mobilization and information dissemination at barangay level, including



Figure 1 - A cash-for-work PRC volunteer disseminates COVID-19 in a Quezon City community in Metro Manila

disbursement of pandemic flyers, needs assessments at community level and profiling of the most vulnerable families as well as blood bank recruitment. PRC also advocates for early action prior to typhoon landfall with the following CfW activities: early harvesting, livestock/assets evacuation and shelter strengthening.

Some important lessons learned have been collected, notably around the frequency of payments with recipients preferring to be paid daily rather than weekly to cover their immediate needs. Agencies also underline the significance of thorough CfW process and requirements explanation during community consultations in order to avoid misunderstandings that could progress to lengthy complaints and feedback.

Appropriateness of CfW – why and when

When public or community works are required, assets can be produced and maintained, the population has the capacity to do the job, and equipment and technical supervision can be given, CfW can be considered as a potential response option.

Typhoon Odette affected close to 12 million people in the Philippines, sweeping through 11 out of country's 17 regions. A total of 2.1 million houses have been damaged, out of which over 400,000 were destroyed.¹ The situation analysis produced by FAO points to 442,674 hectares of agricultural land damaged or lost quantified at USD 229,5 million,

¹ CERF Mid-Term report, TY Rai (2022)

in addition to a further USD 58,8 million lost in fisheries.² Thousands of people have been displaced, lost their livelihoods or daily work opportunities, and have been presented with often enormous costs – in relative terms – related to reconstruction and rehabilitation of land, property and productive assets.

Markets across the affected areas have been disrupted, many commodities became temporarily unavailable as retailers and wholesalers scrambled to restock. It was observed by the CashCap expert who travelled to the affected areas post-Odette that many markets restarted operating regularly between 2-4 weeks after the disaster, making cash assistance adequate then on.

CfW activities are typically appropriate when:

1. A well-functioning market for essential goods and services existed prior to the emergency
2. Markets are functioning and goods are generally available
3. A shock results in a decline in income of the population or their income-generating potential
4. The supply of casual labour workforce is unable to meet the demand
5. Cash can be delivered safely and effectively

It has been generally agreed that CVA is an adequate modality of response in the Philippines³ as markets are well-functioning in most parts of the country, with many shops making a variety of goods available to the public. Moreover, the existence of many different financial service providers makes it possible to deliver cash effectively, safely and quickly. As a result, many different organizations used cash in both emergency response (as vouchers or MPCA) and in early recover (as conditional CfW).

It should be noted, however, that smaller islands or communities may rely on less robust markets, which may not cope as swiftly with a sudden increase in demand for specific products – agencies planning responses in such places must be careful when designing CfW programs.

An agency may consider CfW as an appropriate programming response if specific work needs to be done to **repair, restore, renovate assets and/or provide necessary services and/or disseminate information and/or support assessment, data collection or monitoring activities.**

In order to minimize the exclusion of eligible participants, it is best practice to programme CfW activities for unskilled labour, which typically represents the largest proportion of the vulnerable population in far to reach locations.

It is best practice if majority of CfW is programmed for unskilled labour

There are advantages and disadvantages to CfW programming, both of which should be considered before embarking on the decision to employ this type of activity. Some of the primary [advantages](#) include:

1. **Stimulating the local economy:** short-term work reintroduces income flow to the markets;

² <https://www.fao.org/philippines/>

³ However, market assessments or cash feasibility studies have not been produced to provide empirical evidence. The assumption is based on prior extensive use of CVA in the country (post-Hayian and post-Odette)

2. **Short-term income generation:** economically vulnerable groups have means to sustain themselves, in particular women supplementing household incomes and female headed households;
3. **Community empowerment:** communities are involved in the design and implementation of works giving them ownership;
4. **Rehabilitation of community assets:** fixing key assets while maintaining dignity;
5. **Reduction of economic migration and enabling of an environment to return:** CfW income may enable many individuals to remain in their neighbourhoods, communities and families;

Some of the primary **disadvantages** include:

1. **Potential long set-up time:** project needs to be identified, work schemes designed, equipment purchased, participants trained and payment systems set-up;
2. **Limited target population:** CfW may not be adequate for the most vulnerable, including elderly, sick or disabled;
3. **Labour market distortion:** if CfW wages are higher than what local employers can pay the local labour market may be distorted. Activities may divert people from their traditional livelihoods and complete seasonal activities (e.g. harvest seasons);
4. **Negative influence on local culture:** some of the CfW activities may normally be done voluntarily by communities.
5. **Creation of dependency:** participants may come to mistakenly view CfW as a source of long-term employment and rely on CfW positions as their primary source of income;



Figure 2 - Construction of evacuation center facilities (IOM, Typhoon Odette Response, 2022)

Cash-for-work can be an effective modality for bringing temporary employment post-typhoon, helping to fix damages at community level. It has a strong precedence in the Philippines having been used during various disasters in the past decade as well as during the Covid-19 pandemic.

Once we determine CfW appropriateness in our response and evaluate pros and cons, we should also consider some international best practices:

Further Considerations⁴:

Payments are provided on the condition of undertaking designated work;

Payments should be paid per time worked (e.g. number of days, daily rate) or based on inputs produced (e.g. number of items produced, cubic meters dug);

CfW interventions should be considered in public or community work programmes, but could in some cases include home-based and other forms of work, if justified;

Misconceptions:

CfW participation should cover basic needs of a household: it should be understood that CfW is temporary, short-term and could be part-time. CfW earnings are not meant to fully cover basic needs or be the main source of income. CfW earnings are supposed to augment household income;

CfW participants should not be receiving any other form of aid: the aim of the modality is to transition vulnerable groups from relief to early recovery. CfW should be integrated with other forms of aid;

CfW wage should be standardized, ideally based on either the national/regional minimum wage rates or predominant local market rates;

Setting CfW Rates

The process for determining CfW wage rates is essentially identical to that used to establish the value of any other cash transfer; however, CfW-specific factors must be taken into account, including not only the rates, but also the payment frequency and timing, as well as whether rates will be measured per unit, per timeframe, or per day.

It should be noted that due to the increased burden for women, who often have to take care of the household and its members in addition to income generation, their output may be relatively different than that of men.

Wage Rate

- Can vary according to the skill level of the work, the length of the workday and the time period of the project;
- The rates should follow Government regulations: 100% of Regional Minimum Wage. Information about national wage rates is available at <https://nwpc.dole.gov.ph>. Failure to align CfW rates with the Government will risk underpayment (reputation risk) or overpayment (potentially taking employees away from Government-paid jobs) and may adversely affect the relationship with the host Government.
- Rates may be higher in case of skilled and/or specialized labour.

⁴ Cash-for-Work in Northern Syria, Recommended Minimum Actions (CWG, NORCAP with technical support from Northwest Syria Early Recovery and Livelihoods Cluster partners, 2021)

To ensure that CfW rates remain at an appropriate level, the local economy, including an overview of market prices and the availability of employment, should be monitored on a regular basis throughout the duration of the project. If local businesses continue to have trouble finding adequate employees due to competition from CfW programs, aid agencies should either limit the number of participants, lower the number of days worked, or reduce salaries for CfW recipients, keeping them informed of the reasons for

Payment frequency

It is common that recipients prefer to receive their daily wages every day as this allows them to quickly access basic needs. If possible, this would be a preferred scenario. However, it is also a common problem that such frequent payments may be difficult to organize, in particular due to the volume of fees. Payments can therefore be considered weekly. Less frequent payments are discouraged.

Units of Payments

In addition to determining the wage rates and the frequency and timing of payments, it must also determine whether to pay per production or per working hour. The table in *Annex 1* outlines the reasoning and potential pros and cons of each method of payment.

Targeting and Protection

Self-targeting: Labour-based programmes could be based on self-targeting. If the wage rate is set just at minimum wage rate for unskilled work, the CfW would not draw people already engaged in daily wage work. Thus, it is the more vulnerable people who would apply; those in real need of money and who cannot find daily labour opportunities easily.

Ranking and/or rotating participants: When the number of self-selected individuals exceeds the supply of work available, other methods may be used to benefit the larger number of people or the most vulnerable. Individuals can be targeted according to their level of need or vulnerability, using other targeting mechanisms like HH, community-based or categorical methods.

Sphere Protection Principles:

- Avoid exposing people to further harm as a result of your actions
- Ensure people's access to impartial assistance – in proportion to need and without discrimination
- Protect people from physical and psychological harm arising from violence and coercion
- Assist people to claim their rights, access available remedies and recover from the effects of abuse

GOOD PRACTICES CHECKLIST⁵

Include or consult gender and protection specialists and communities in the design, planning, implementation and monitoring of all assessments.

Engage with local women's groups and other support groups to identify, reach and learn about all affected populations.

Ensure the assessment implementation team (translators and enumerators) is appropriately diverse.

Be mindful of the context; an understanding of the community and its dynamics is critical to understand how to best structure focus groups.

Make necessary accommodations to ensure widespread participation. Obtain informed consent prior to conducting the interviews.

Ask questions about "the needs, roles and dynamics of women and men in relation to CVA and how other dimensions of diversity (e.g. disability, sexual orientation, gender identity, caste and religion) intersect with them"

Reducing Risk:

- Programs should incorporate protective design; implementation and monitoring elements so that the program does not increase, and rather helps to mitigate, risks for recipients or persons of concern
- Design ensures that the introduction of cash does not exacerbate community tensions and relationships between recipients and non-recipients of assistance. Monitoring of risks leads to program adjustments as necessary

Participation of vulnerable groups: CfW typically targets vulnerable communities. Many individuals may be elderly or have a disability, in which case some forms of physical labour may not be adequate for them. It is imperative to set standards that prevent exposing those groups to harm resulting from strenuous work. For example, Individuals >60 years old should not be put to work in extremely difficult conditions because that may pose excessive risk to their health, for which contracting agencies are ultimately responsible. If such a person is interested in short-term income,



Figure 3 - An older CfW participant doing physical labour - agencies must be mindful of who can be eligible for what type of work

⁵ IASC Guideline: The Gender Handbook for Humanitarian Action (2018)

perhaps non-physical work could be considered instead. It is best practice take a “dignity approach” letting populations decide about their own participation, but we must safeguard safety as the number one priority.

Participation of youth: Age restrictions must also be placed for the youth to prevent child labour, a concept that may be blurry in certain country settings and which should follow legislation. Typically, anyone <16 years old should not be engaged in CfW programs. In any case, ensure that labour does not interfere with students' school attendance and respect their physical abilities.

Participation of women: CfW is not the only intervention where tensions exist about the role of women as aid recipients. The consideration of gender dynamics must be a major component of all assistance programs. CfW programs should empower women by elevating rather than diminishing their standing in households and communities. However, extra work may contribute to tensions in the household because of additional responsibilities that take the women away from her traditional chores. This is why part-time CfW is usually a recommended choice.

Participation of skilled workers: Depending on the sort of activity outlined in the labor plan, skilled labor may be required. Skilled workers should be compensated based on their skills and not as "beneficiaries" of a CfW intervention. Work should be selected so as to optimize the usage of unskilled labor.

Eligibility Criteria: The household eligibility criteria are intended to minimize beneficiary exclusion and inclusion errors, and should be used to prioritize those that are willing to participate in the CfW program. It is best practice to create scoresheets as guide to disputes and reply to complaints regarding the selection process. A sample of a scoresheet is available in *Annex 2*.

Common risks, mitigation measures and managing expectations

Risks	Mitigation measures
Making regular payments can be time consuming and administratively cumbersome	<ul style="list-style-type: none"> • Make weekly or monthly payments; they are easier to administer than daily ones. • Plan early with local stakeholders to vote a group leader, or form a village committee responsible for supervising disbursement, along with monitoring staff.
CfW participants do not always work the full day	<ul style="list-style-type: none"> • Set up a system for payment for partial days. • Establish payment per output or per timeframe
Lack of technical expertise and untimely delivery of materials can limit the effectiveness of CFW	<ul style="list-style-type: none"> • Limit need for technical expertise by keeping project design simple and focused on projects that require minimal expert oversight • Provide pre-work training/orientation to workers. • Plan early procurement, storage, delivery of material supplies

<p>Participants may not have employment after the end of the programme, or may have difficulties transitioning as CFW activities phase out</p>	<ul style="list-style-type: none"> ● Consider CFW that is tied to the beneficiary's livelihood. for ex., CFW for farmers can be clearing of farms of typhoon debris so that after the CFW timeframe he/she can immediately transition to his/her livelihood ● Consider designing CFW with a gradual phase-out, such that participants work fewer hours per week towards the end of the project and have time to adapt and seek work elsewhere. ● Integrate CFW with livelihood or production support programmes. ● Time the programme to coincide with seasons when labour opportunities are few and to phase out as normal or seasonal labour opportunities increase (e.g., at harvest time).
<p>Ghost workers insist upon being on payrolls</p>	<ul style="list-style-type: none"> ● Conduct regular and unannounced monitoring ● Employ supervisors and coordinators from outside the programme implementation site as it will be harder to influence them ● Document and follow up on any discrepancies between the names reported on time sheets and workers on the site
<p>Infrastructure built in CFW programmes is not maintained</p>	<ul style="list-style-type: none"> ● Identify the project with the community that will be benefited ● Provide maintenance funds and training for when the project is finished ● Link with development actors, if present in the area, to take over maintenance
<p>CFW may cause disruption to local labour markets.</p>	<ul style="list-style-type: none"> ● Do not set wage rates above the average level. ● Limit the number of days that people can work with the project ● Conduct market assessment before and after project ● Do not implement programmes at times when they could compete with normal labour opportunities, e.g., harvest time. If planning CFW aligned with crop calendar, ensure timing and transfer values are well coordinated with local farmers' association if existent, or with all the farmers in the area of implementation, including those who are not participating in the CFW
<p>Exclusion of women, persons with disabilities and other marginalized groups due to systemic cultural/ tribal norms</p>	<ul style="list-style-type: none"> ● Model inclusion by aiming to have women and persons with disabilities in supervisory roles. This could serve as a powerful message and inspiration while engaging local councils and community representatives ● Consider having specific days/areas/labour schemes for women/Persons with Disabilities and other marginalized groups
<p>More IDPs than residents meet the vulnerability criteria causing social tension</p>	<ul style="list-style-type: none"> ● Social cohesion activities must be implemented involving both the IDPs and host communities ● Hire skilled workers from the community as CfW supervisors and trainers and pay them at labour market wage rates commensurate to their expertise ● Consider incorporating into the CfW design apprenticeship schemes targeted to the local youth among the most vulnerable resident HHs ● Conduct town hall meetings as part of community engagement, circulate key messages through pamphlets, posters, social media, mobile messages, etc.

Weather conditions and annual events delay CFW timelines	<ul style="list-style-type: none">• Consult weather forecasts and annual calendar events when planning the timetable for CfW activities
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Modality of payment

A detailed Memorandum of Understanding (MoU) must be developed between the relevant parties, including the responsibilities and an action plan pertinent to the implementation of CfW i.e. UN agency and NGO or a community-based organization (CBO) etc.

Financial Service Providers (FSP) most adequate to the program and people's needs should be identified prior, as well as most effective delivery modalities. It's important to consider convenience, speed, accountability and risk issues, primarily from the perspective of the recipient.

If no viable FSPs are available, payments can be done through NGOs or CBOs directly, or using local cooperatives or barangay leaders. This is usually a secondary option.

It may be possible to negotiate fees with larger programs. Good negotiation may increase the number of program participants.

Monitoring and feedback

In CfW programs, worker attendance is one of the factors that must be monitored more frequently and carefully, as it determines financial benefits. Special consideration must be given to the possibility of 'ghost workers,' i.e., employees who are shown as present on timesheets but are not actually working.

Unannounced monitoring visits should be conducted routinely as part of program administration. Additionally, the quality, utility, and long-term viability of the developed assets, as well as the effect of the cash on participating households, should be monitored.

Work documentation should include a pre-assessment for each location, a report on tasks done for each location, any applicable permits, and communications related to government facilitation/coordination.

Before, during, and after implementation, photographic documentation is recommended. Videography is also encouraged, along with the use of dated photographs, to illustrate the progress and difference achieved.

Procurement processes for tools and materials should be carried out with adequate safeguards in place to ensure competitive bidding in accordance with the implementing actor's policy or the donor contract, whichever is more restrictive.

Wages should be paid on receipts or distribution lists generated on the basis of actual and approved time sheets signed by workers during implementation.

Gender

Providing predictable transfers over a known period of time to women can potentially strengthen a woman's economic self-sufficiency and resilience.

Complementary programming focused on women's empowerment has the potential to improve Gender Equality and Empowerment of Women and Girls (GEEWG) outcomes such as women's leadership.

Complementary programming focused on protection and empowerment that also engages men and boys has the potential to shift gender relations towards equality.

If culturally appropriate, CfW programmes where women are encouraged to engage in work opportunities traditionally delegated to men (e.g. technology and trades such as bricklaying) may yield more work opportunities once the programme ends, potentially improving earnings and moving families towards greater gender equality.

Examples of CfW activities

Economic, community infrastructure	Construction and establishing market center, pavement or roads to access markets. Gravel road, temporary road to access basic services and facilities or to access IDP sites and host communities.
Health	Construction of Covid-19 isolation centers, expansion of hospitals and health facilities, production of Personal Protective Equipment (PPEs), essential custodian work in support of medical/health staff.
Water and sanitation	Rehabilitation of well, water network points, water retention ponds, garbage clearing, cleaning of sewage tank or drainage, rehabilitation of local factories producing soap and other items in hygiene kit. Home-based generation of cloth face masks, knitted winterization clothes, soap, for distribution to vulnerable community members.
Shelter	Repair and rehabilitation of IDPs/host community houses, winterization of public spaces.
Protection	Construction of safe centers to improve access to public places for the affected communities.
Education	Repair or rehabilitation of classrooms/boundary, pavement, school garden, WASH facility improvement, etc.

Links to Key Resources

Cash-for-work guidance note (CALP & Food Security Cluster, 2019)

<https://www.calpnetwork.org/wp-content/uploads/2020/03/gfsc-cmwg-cash-for-work-guidelines-july-2019-1-1.pdf>

Humanitarian Cash Transfer, A Reference Guide (CWG, Philippines, 2022):
<https://reliefweb.int/report/philippines/humanitarian-cash-transfer-reference-guide-practitioners-philippines-version-20-2022>

Cash-for-work recommended minimum actions (CWG, Northwest Syria, 2021):
<https://response.reliefweb.int/turkiye-cross-border/cash-working-group-northwest-syria-nws>

Cash assistance and protection – Why, What and How? (UNHCR, 2021)
<https://www.unhcr.org/616fc52e4.pdf>

Cash-for-work standard operating procedures (Emergency Livelihoods Cluster, Iraq, 2016): <https://www.humanitarianresponse.info/en/operations/iraq/document/cash-work-standard-operating-procedures>

The Gender Handbook for Humanitarian Action (IASC, 2018)
https://interagencystandingcommittee.org/system/files/2018-iasc_gender_handbook_for_humanitarian_action_eng_0.pdf

Annex 1 Payment : Units, Advantages and Disadvantages

Payment type	Rationale	Potential advantages	Potential disadvantages
Per output	The compensation is based on a predetermined labor output (e.g., number of hectares cleared, houses built or kilometres cleaned).	Frequently gives a common standard for local labor contracts.	Requires supervisory personnel to ensure that individual workers are progressing based on their deliverables. If remuneration is related to group performance, participants may resent more vulnerable participants, such as the elderly or physically challenged individuals, if they hinder total output. With larger or more technical projects, it may be difficult to divide work progress into easily quantifiable and exact units.
Per time frame	It is estimated how many days it should take to complete a particular task, and workers are compensated for that number of days regardless of how long it really takes them to finish the task.	Establishes a precise schedule for each work, reducing the chance of laborers purposefully delaying the project.	Disputes may emerge if some beneficiaries feel themselves to be more productive than others in the absence of improved monitoring systems.
Per day	The community reaches an agreement on the amount of hours to be worked every day.	Allows for flexibility and is frequently utilized for projects with an undetermined duration. Can be carried out without construction-specific technical expertise.	Because it is not based on output or deadlines, this type of payment can take a long time and does not always fulfill the project goals.

Annex 2 Eligibility Criteria Scoresheet

Categories	Indicator/ Conditions Scoring explanation - Points	Points	Total	Remarks
Household vulnerability	Large family in a household	Less than 6 family members	0	
		6-8 family members	4	
		More than 8 family members	6	
	Elderly (56+) members inside the Household	None	0	
		1 Elderly member	1	
		More than 1 elderly member	5	
	Single-parent (with children under 18 years old)	No	0	
		Yes	5	
	Female-headed household living with able-bodied adult males (18 and up)	No	0	
		Yes	5	
	Female-headed household (no able-bodied male in the household aged 18 and up)	No	0	
		Yes	10	
Lactating and/or pregnant woman	No	0		
	Yes - 1 in the family	5		
	Yes - 2 or more in the family	10		
Children below 5 years-old	None	0		
	Yes - 1 child <5	2		
	Yes - 2 or more children <5	3		
Disability/ Vulnerability	Demonstrated Disability (Permanent or long-term serious impairment)	No	0	
		Yes - Head of Household	10	
		Yes - other family member	5	
	Demonstrated severe medical condition	No	0	
Yes - Head of Household		10		
Shelter/Housing Vulnerability	Type of shelter	Concrete house/ Finished	0	
		Partially Damaged House	3	
		Totally Damaged House no animal shed	8	
		Partially Damaged House and Animal Shed	10	
		Totally Damaged House and Animal Shed including repair paraphernalia	15	
	Shelter condition	Good condition	0	
		Poor condition	3	
		Very poor condition	5	
	Living conditions	Independent (1 family in the house)	0	
		House shared with 2-3 families	5	
		House shared with 4 or more families	8	
	Shelter costs	with Rental Payment	5	
no Rental Payment, houseowned		0		
Income	Total Family/HH income is less than the poverty threshold	No	0	
		Yes	5	
	No permanent income	No	0	
		Yes	5	
	Working members	0-1 members of the family earning an income	2	
		2 or more members of the family earning an income	0	
TOTAL				

