

MEMORANDUM CIRCULAR

No. 11

Series of 2025

**SUBJECT : REVISED GUIDELINES ON THE IMPLEMENTATION
OF THE EMERGENCY CASH TRANSFER (ECT) FOR
DISASTER-AFFECTED FAMILIES**

I. RATIONALE

The Department of Social Welfare and Development (DSWD), as the Vice-Chair for Response and Early Recovery of the National Disaster Risk Reduction and Management Council (NDRRMC)¹, ensures the provision of emergency support services and public assistance during or immediately after a disaster to save lives, reduce health impacts, ensure public safety, and meet the basic subsistence needs of disaster-affected families while assisting them in transitioning towards long-term and sustained recovery.

The DSWD, through the Disaster Response Management Bureau (DRMB), leads in the planning, coordinating, implementing, monitoring, and evaluating of all response and early recovery programs, services, and interventions for families affected by disasters to assist in restoring their lives to normalcy as soon as possible. It develops and enhances programs, policies, and guidelines on response and early recovery in collaboration with the NDRRMC and other stakeholders.

In times of major disasters, the needs of the disaster-affected families are varied which consist of food and non-food items necessary for their survival and well-being. To some extent, urgent requirements for medicines and healthcare, or even buying more nutritious food items not included in government-provided supplies are required. After a disaster, the affected areas and populations would require assistance which would enable them to repair their damaged houses and recover their main sources of income.

In order to be responsive, the Emergency Cash Transfer (ECT)² program guidelines was developed and designed in 2019 to respond to the disaster-affected families' emergency requirements during the response phase, and assist them in transitioning

¹ Republic Act 10121 also known as the Philippine Disaster Reduction and Management Act of 2010 and NDRRMC Resolution No. 9, s. 2021 – Resolution Expanding the Coverage of Disaster Response and Early Recovery

² Memorandum Circular No. 17, s. of 2019 also known as Guidelines in the Implementation of the Emergency Cash Transfer Program (ECT) during Disaster.

to the early recovery phase, by complementing the provision of food and non-food aid to help them to return to normalcy promptly.

The ECT Program is an adaptive strategy in bridging the gap between immediate disaster relief, humanitarian response, and early recovery support in disasters and emergencies by providing unconditional cash assistance to disaster-affected families that require intervention. Unlike anticipatory assistance or those provided prior to the actual occurrence of shocks, ECT is a post disaster intervention in the form of cash transfers given to families surviving from covariate shocks. It empowers disaster-affected families to decide on their priority needs using available local resources while supporting the early revival of local markets.

The ECT was pilot-tested in Region I, particularly in San Juan, La Union, in December 2021, and further expanded in Tagudin, Ilocos Sur, in March 2022, and was fully implemented in different regions for different disaster incidents - hydrometeorological (tropical cyclones, landslides, flash floods and flooding, drought, etc.), geological (earthquake and volcanic eruption); human-induced (Oil Spill and fire incidents), and health emergencies/outbreaks (african swine fever).

Several challenges were encountered during these implementations, from planning and preparation to providing assistance and post-implementation activities. Provisions on the triggers for ECT activation, selection of beneficiaries, identification of the rate of assistance, and payment modalities need to be enhanced considering the different effects of different disasters and emergencies and recently approved related policies and guidelines. Provisions on documentary requirements also need to be reviewed in terms of necessity and compliance with relevant and applicable statutory requirements.

Further, the issuance of the NDRRMC Resolution No. 10, Series of 2021, designated the Department of Human Settlements and Urban Development (DHSUD) as the lead for shelter and Housing Assistance Programs during Response, Early Recovery, and Rehabilitation and Recovery. With this, the DSWD's Emergency Shelter Assistance (ESA) program is being transitioned for DHSUD's future implementation by developing its Integrated Disaster Shelter Assistance Program (IDSAP). Since the rate of ESA is one of the parameters used in the ECT guidelines for the rate of assistance, there is a need to revise related provisions in the said guidelines.

The DSWD Memorandum Circular (MC) No. 16, Series of 2023, or the Guidelines on the Implementation of Early Recovery Programs and Services (IERPS), was released in 2023. The guidelines provide specific provisions on the planning and preparatory, evaluation, and assessment of early recovery interventions, including the ECT program. Thus, there is a need to ensure the alignment of related provisions on both the IERPS and the ECT guidelines.

The existing ECT guideline is hereby revised accordingly to better respond to the pressing early recovery needs of the disaster-affected families, assist in the immediate transition to recovery and rehabilitation, and effectively address gaps and emerging issues in the ECT program implementation.

II. LEGAL BASES

A. National Legislations

1. **Republic Act No. 10821** – An Act Mandating the Provision of Emergency Relief and Protection for Children Before, During, and After Disasters and Other Emergency Situations also known as the “Children's Emergency Relief and Protection Act”. It aims to provide the utmost support and assistance necessary for the immediate recovery and protection of children and pregnant and lactating mothers affected by disasters.
2. **Republic Act No. 10121** – The “Philippine Disaster Risk Reduction and Management Act of 2010” strengthens the Philippine Disaster Risk Reduction and Management System, provides for the National Disaster Risk Reduction and Management Framework, and institutionalizes the National Risk Reduction and Management Plan, and appropriates funds for these and other purposes.
3. **Republic Act No. 7160** – The Local Government Code of 1991 supports the goals and objectives of disaster preparedness, prevention, and mitigation programs. The law strengthens local autonomy through the devolution of the basic services function of the national agencies to the local government units.
4. **Republic Act No. 10173** – The Data Privacy Act of 2012 which will ensure that personal data and information about disaster-affected families are secured and protected.

B. NDRRM and Cluster Issuances

1. **NDRRMC Memorandum Circular No. 10, s. 2021** – Resolution Designating the DHSUD as the Lead for Shelter and Housing Assistance Programs during Response, Early Recovery, and Rehabilitation and Recovery
2. **NDRRMC Resolution No. 9, s. 2021** – Resolution Expanding the Coverage of Disaster Response and Early Recovery
3. **NDRRMC Memorandum Order No. 60, s. 2019** – Revised Guidelines for the Declaration of State of Calamity

C. DSWD Issuances

1. **DSWD Memorandum Circular No. 10, s. 2024** – Policy on Digital Payments using Transaction Accounts for the Ease of Delivery of Social Protection Programs and Services in the DSWD
2. **DSWD Memorandum Circular No. 16, s. 2023** – Guidelines on the Implementation of Early Recovery Programs and Services for Disasters/Emergencies

3. DSWD Memorandum Circular No. 17, s. 2019 – Guidelines on the Implementation of ECT during Disasters

III. OBJECTIVES

These guidelines intend to provide operational clarity and guidance to decision-makers, implementers, and other stakeholders on implementing ECT.

Specifically, it aims to:

- A. Enable understanding of the definition and purpose of the ECT to ensure the provision of the most appropriate and timely response and early recovery interventions to disaster-affected families;
- B. Enumerate critical considerations in the triggers for activation, period of assistance, beneficiary selection, identification of rate of assistance, service delivery modalities and timeline vis-a-vis assessed damages and needs, recovery timeline, geographical locations of disaster-affected families, and other logistical considerations;
- C. Specify the duties and responsibilities that the DSWD and other stakeholders are expected to implement; and
- D. Guide the implementers on the overall ECT operations to ensure appropriateness, consistency, promptness, and transparency in delivering welfare to the disaster-affected families.

IV. DEFINITION OF TERMS

- A. *Authorized Government Depository Banks (AGDBs)* – refer to banking institutions accredited and managed by the government, which are also categorized as government-owned and controlled corporations (GOCCs) or government financial institutions.
- B. *Bangko Sentral ng Pilipinas- Supervised Banks and Financial Institutions (BSFIs)* – refers to financial institutions in the Philippines that are regulated and supervised by BSP.
- C. *Digital Payment System* - refers to a financial transaction or payment method that involves electronic devices and online platforms to facilitate the exchange of money between individuals, businesses, or entities.
- D. *Direct Cash Payout* - refers to funds or benefits transferred straight from the government to individuals or beneficiaries, without intermediaries like contractors, service providers, or other organizations.
- E. *Disaster* – refers to a severe disruption of the functioning of a community or a society, involving widespread human, material, economic, or environmental losses and impact, and which exceeds the ability of the affected community or society to cope using its resources. Disasters are often described as a combination of exposure to a hazard, the present vulnerability conditions, and

insufficient capacity or measures to reduce or cope with the potential negative consequences. Disaster impacts may include loss of life, injury, disease, and other negative effects on human, physical, mental, and social well-being, damage to property, destruction of assets, loss of services, social and economic disruption, and environmental degradation.

- F. *Disaster Response* – the provision of emergency services and public assistance during or immediately after the disaster to save lives, reduce health impacts, ensure public safety, and meet the basic subsistence needs of the people affected. Disaster response predominantly focuses on immediate and short-term needs and is sometimes called “disaster relief.”
- G. *Early Recovery* - refers to a multidimensional process of recovery that begins during the early stages of humanitarian response, guided by development principles. It seeks to build on humanitarian programs and catalyze sustainable development opportunities. It also focuses on building resilience, re-building or strengthening capacity, and contributing to solving rather than exacerbating long-standing problems that have contributed to a crisis, as well as a set of specific programmatic actions to help people transition from humanitarian relief to development.
- H. *Early Recovery Programs and Services* - are interventions implemented during the transition from immediate disaster response to long-term recovery. They aim to address the ongoing needs of disaster-affected families and support their recovery from the impacts of the disaster.
- I. *Emergency* – an unforeseen or sudden occurrence, especially danger, demanding immediate action.
- J. *Family* – a basic social unit consisting of parent/s and child/children, considered as a group, and living in one (1) dwelling unit.
- K. *Family Assistance Card in Emergencies and Disasters (FACED)* – refers to the profiling tool used in collecting the demographic and socioeconomic data of disaster-vulnerable and disaster-affected families such as their name, age, sex, education, and income, as well as post-disaster data and information about damage to shelter and humanitarian assistance received.
- L. *Financial Products and Services* are the economic services the finance industry provides, encompassing a broad range of businesses that manage money, including credit unions, banks, insurance companies, and other financial institutions.
- M. *Geographically Isolated and Disadvantaged Areas (GIDAs)* – refers to communities with marginalized populations physically and socio-economically separated from the mainstream society and characterized by: physical factors such as those isolated due to distance, weather conditions, and transportation difficulties such as island, upland, lowland, landlocked, hard to reach and

unserved/underserved communities; and socio-economic factors such as high poverty incidence, presence of vulnerable sector, and communities in or recovering from situations of crisis or armed conflict.

- N. *Household* – a social unit composed of those living in the same dwelling unit.
- O. *Internally Displaced Persons (IDPs)* – are persons or groups of persons who have been forced or obliged to flee or to leave their homes or places of habitual residence, in particular as a result of or to avoid the effects of natural or human-induced disasters, and who have not crossed an internationally recognized State border.
- P. *Listahanan*, or the National Household Targeting System for Poverty Reduction (NHTS-PR), provides national government agencies, development partners, and other social protection duty-bearers with information on who and where the poor are in the Philippines. This information is used to identify potential beneficiaries of social protection programs.
- Q. *Post-Disaster Needs Assessment (PDNA)* – is the multi-sectoral and multi-disciplinary structured approach for assessing post-disaster or post-conflict damages, losses, and impacts and prioritizing recovery and reconstruction needs. PDNA is led and undertaken by the government in collaboration with international development partners and even the private sector. As a synthesis of damage, loss, impacts, and needs assessment, a PDNA intends to estimate the short-term interventions to initiate recovery from the damages and losses; and the financial requirements necessary to achieve a holistic post-disaster recovery, reconstruction, and risk management.
- R. *Sharers* – refers to a family who lives together with their relatives for free.
- S. *State of Calamity* – a condition involving mass casualty and/or major damages to property, disruption of means of livelihoods, roads, and the normal way of life of people in the affected areas as a result of the occurrence of a natural or human-induced hazard. The declaration of the state of calamity will be in accordance with the provision of RA 10121.
- T. *Transaction Account* – This refers to a deposit account, e-money, or e-wallet held with AGDBs and other BSFIs that can be used to store money, send payments, receive deposits, and serve as a gateway to other financial services, such as insurance, loans, investments, etc.

V. PROGRAM DESCRIPTION

The ECT is an adaptive strategy for bridging the gaps between immediate disaster relief, humanitarian response, and early recovery support by providing unconditional cash to disaster-affected families needing DSWD interventions. The ECT will enable the affected families to respond to their emergency requirements during the response

phase and/or assist them in transitioning to the early recovery phase and returning to normalcy.

The ECT reduces the financial and administrative costs to the government, in general, and DSWD, in particular. It also minimizes personnel security risks, lessens logistical demands, and supports the early revival of local markets.

ECT may be implemented in tandem with the general distribution of food and non-food items, especially when local markets have not fully recovered yet or are still in the early stages of operations and cannot fully supply basic food or non-food items.

A. Classification of ECT implementation

ECT implementation may be classified as follows:

1. Response and Early Recovery

In the Impact and Post-Impact Phase of the Disaster, ECT may be provided to disaster-affected families to support their immediate relief and early recovery needs. ECT can be used to purchase nutritious food, essential hygiene items, medicine, and clothing, among other non-food items, not included in the FNI packages of the DSWD. It may also be used to support their other needs such as but not limited to hospitalization, transportation, educational support, and support for livelihood, provided that the beneficiary has not received any form of livelihood assistance from the DSWD and other government agencies.

ECT assistance for Response and Early Recovery shall be for a maximum of ninety (90) days, depending on the impact of the disaster and projected duration of its effects on the family beneficiaries, as assessed by the DSWD-FO and/or the LGU. This assessment shall be reflected in their project proposal.

2. Support to Rehabilitation and Recovery Pillar

ECT may be provided as a support to rehabilitation and recovery intervention as identified in the Rehabilitation and Recovery Plan (RRP). It may be extended for a maximum of ninety (90) days to disaster-affected families in areas covered by a national declaration of state of calamity (SoC), to support livelihood recovery and other income-generating activities, provided that the beneficiary has not received any form of livelihood assistance from the DSWD and other government agencies.

The extension shall be based on the results of the Post-Disaster Needs Assessment (PDNA), which entails a detailed sectoral evaluation of damages and losses, disaster impacts, and needs based on field validation conducted by various sectoral groups from the social, productive, infrastructure, and cross-cutting sectors.

As lead of the Social Sector, the DSWD leads the assessment of damages and losses on shelter, education, health and nutrition, and culture. As a member of the Cross-Sectoral, the DSWD specifically looks into the recovery needs based

on the impact of the disaster on women, children, elderly, and other vulnerable and marginalized groups.

B. Triggers for ECT Activation

The DSWD-Field Office (FO), through the DRMG Undersecretary, shall recommend to the Secretary the activation of ECT based on the following triggers:

1. Active Declaration of State of Calamity (SoC), State of Emergency (SoE)/State of Health Emergency (SoHE) issued either by the following based on coverage:
 - a. Office of the President - Nationwide or Region-wide SoCs;
 - b. Provincial Board - Province-wide SoC; and
 - c. City/Municipal Council - City/Municipal-wide SoC

Effectivity of the SoC shall be based on the provisions of the existing NDRRMC guidelines for the Declaration of SoC.

While the ECT could only be triggered by the above SoC declarations, the barangay LGUs covered by nation/region/province/city/municipal SoCs may directly propose to the DSWD FOs and request ECT implementation for their respective localities.

2. Market Operability based on the N/R/LDRRMC Situation Report (SitRep).

The DSWD-FO, in coordination with the Local Disaster Risk Reduction and Management Council (LDRRMC), shall request through the N/R/LDRRMC the conduct of a market operability assessment to be included in the N/R/LDRRMC SitRep. The latest SitRep at the time the ECT implementation is being proposed, shall be the basis of the DSWD-FO.

Market operability assessments are essential for determining whether cash assistance interventions are appropriate and effective in disaster-affected areas. These assessments will evaluate whether local markets are functional and accessible to supply goods and services to meet the needs of the disaster-affected families.

3. PDNA Report

Specific to ECT implementation as Support to Rehabilitation and Recovery Pillar, ECT activation shall be based on the result of the PDNA. The PDNA serves as the basis for determining the scale of damages, and identifying ongoing recovery needs, and gaps in existing recovery assistance. This shall guide the determination of whether extended cash assistance is necessary to address the longer-term recovery needs of disaster-affected families.

A memorandum from the Secretary (Annex A) can activate the ECT once per disaster incident per phase of implementation. ECT activation may encompass one or more regions as needed. It will encompass all ECT implementations for a

specific disaster incident but will only be valid for six months from the date of issuance. Should disaster impacts persist beyond six months, the DRMB shall conduct a reassessment to determine the necessity of extending ECT activation. However, extensions shall be limited to a maximum of one additional six-month period unless a special exemption is granted by the Secretary based on exceptional circumstances.

C. Rate of Assistance

Essential to the ECT implementation is providing an appropriate rate of assistance responsive to the disaster-affected families' response and early recovery needs. The ECT assistance shall be computed based on the following parameters:

1. Base/Daily Rate

The base/daily rate is equivalent to 75 percent of the Current Regional Daily Minimum Wage Rate (CRDMWR) as prescribed by the Regional Tripartite Wages and Productivity Board (RTWPB) at the time the project proposal is approved, rounded up to the nearest one.

2. Period of Assistance

The period of assistance refers to the number of days covered by each ECT implementation. It shall be identified based on the disaster's impact and its projected duration of effects on the family beneficiaries as assessed by the DSWD-FOs/LGUs/PDNA team. The period of assistance for Response and Early Recovery, and Support to Rehabilitation and Recovery Pillar implementation shall be as follows:

a) Severely affected:

- Maximum period of ninety (90) days, subject to availability of funds.

b) Slightly Affected:

- In case there are identified slightly affected families, the recommended period is fifty (50) percent of the severely affected, subject to availability of funds; or
- In case there are no identified severely affected families, the recommended period is a maximum of forty-five (45) days, subject to availability of funds.

3. Total Rate of Assistance per Family Beneficiary

The total amount of assistance per family beneficiary shall be computed using the base/daily rate multiplied by the assessed number of days/period covered by the ECT assistance.

4. The formula for calculating the cost of ECT

Expected Cost	$Nb \times Ba \times Duration + Fee^*$
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Nb	Number of Beneficiaries
Ba	Total monthly benefit amount, i.e 75% of regional or provincial minimum wage
Duration	Duration of support
Fee	Estimated service/withdrawal fee for financial service providers *Applicable for digital payment.

5. Schedule of Release/Payment

- ECT assistance may be released in single or multiple tranches based on needs assessment, applicable payment modality, and absorptive capacity of the DSWD-FOs;
- The schedule of distribution of assistance shall adhere to the set timeline in the implementation plan, in consideration of the following:

For Digital Payment

- Timeline for processing documents per type of digital payment.

For Direct Cash Payout

- Number of target beneficiaries vis-a-vis available SDOs and paymasters; and
- Working hours.

Based on the actual average handling time (AHT) of 4 minutes per beneficiary³ or 15 beneficiaries per hour, the period of distribution of assistance for direct cash payout may be computed as follow:

Number of Days for Cash Distribution	$(Nb/Np)/(Bph \times Wh)$
Nb	Number of Beneficiaries
Np	Number of Paymasters
Wh	Working hours
Bph	Beneficiaries served per hour = 15

Sample computation is provided as follows:

- 10,000 beneficiaries
- 10 paymasters

³ Based on non-stop 8 hour actual ECT cash distribution.

- 8 hours per day
- 15 beneficiaries per hour

$$(10,000 Nb/10 Np) / (15 Bph \times 8 Wh) = \text{No. of Days for Cash Distribution}$$

$$1,000/120 = 8.33 \text{ days}$$

VI. PROJECT COVERAGE AND CLASSIFICATION OF BENEFICIARIES

The DSWD DROMIC Report shall be the primary basis for identifying target areas and beneficiaries. The ECT shall cover all families in areas under the SoC/SoE/SoHE due to the following types of disasters, taking into consideration the magnitude of disasters, financial and security risks, and availability of funds:

- A. Hydrometeorological (tropical cyclones, landslides, flash floods and flooding, drought, etc.)
- B. Geological (earthquake, volcanic eruption, liquefaction, tsunami, etc.)
- C. Human-induced (medium and large-scale incidents⁴ of armed conflict, oil spill, fire, etc.)
- D. Health emergencies/outbreaks

The following criteria shall be used to classify the beneficiaries:

- A. Severely affected families** are defined as those either of the following:
 1. Disaster-affected families with totally damaged/burnt, washed out houses;
 2. Displaced families in evacuation centers for projected medium-term and long-term displacement⁵;
 3. Families affected by a significant loss in the source of income or livelihood, amounting to more than 50% of the maximum ECT assistance for severely affected families, per phase of implementation; or
 4. Families with dead family member/s as a result of the disaster.
- B. Slightly affected families** or those other affected families unclassified under severely such as but not limited to any of the following:
 1. Disaster-affected families with partially damaged/burnt, flooded/submerged houses;
 2. Displaced families in evacuation centers for projected short-term displacement;
 3. Families who suffered minimal loss of income or livelihood, not more than the maximum ECT assistance for slightly affected families, per phase of implementation; or
 4. Families with sick/injured family member/s as a result of the disaster.

The ECT implementation may be done simultaneously in different disaster-affected areas, as well as to respond to a series of disaster events over a period of time. The following considerations shall be used as the basis for identifying areas to be covered by ECT in a series of disaster events and/or multiple disaster-affected areas:

⁴ Based on NDRRM Standard Operating Procedures and Guidelines 2024 Edition pp 49 Scale of Hazard Events

⁵ According to Internal Displacement Monitoring Centre (IDMC), the durations for displacement are categorized as follows: Short-term: 1 to 30 days, Medium-term: 1 to 12 months, and Long-term: More than 1 year

- A. Percentage of population affected, where the areas with the highest affected population are priorities;
- B. Availability of funds sufficient to cover the targeted number of affected areas and households;
- C. Presence of banking and non-banking financial institutions, which may be tapped to support, subject to applicable procurement processes;
- D. Availability of bonded and trained Special Disbursing Officers (SDOs) for the payouts; and
- E. Support and cooperation of local governments, other government agencies, and humanitarian partners in providing security, manpower, and other logistical requirements.

Based on the latest N/R/LDRRMC Situation Report, the ECT may be provided more than once to a family affected by multiple disasters. It may also be provided to families who have received other forms of relief or recovery interventions in the form of cash. A combination of food and ECT may be provided when the IDPs still need food assistance but also need cash to procure other non-food items necessary to sustain their daily living.

VII. ENROLMENT AND TRANSFER OF CASH TO BENEFICIARIES

A. Payment Modalities

Release of ECT assistance to the project beneficiaries may be either through any of the following modalities, as applicable and authorized, taking into account the need to expedite the distribution to serve its urgent intent:

- 1. Digital payment through beneficiary transaction account; and
- 2. Direct payout through SDOs

The digital payment through beneficiary transaction accounts shall serve as the primary modality for delivering cash assistance to disaster-affected families. In cases where digital payment is unavailable or not feasible, direct payouts through SDOs may be utilized to ensure the timely distribution of assistance, provided that the DSWD FOs issue a certification stating that digital payment is not applicable.

B. Documentary Requirements:

1. Beneficiaries

a. Primary (Head of the Family)/Secondary (Family Member) Beneficiary

Any member of the family listed in the DSWD Family Assistance Card in Emergencies and Disasters (FACED) may claim assistance on behalf of

the family head, provided that the following documents are presented:

- Administered DSWD FACED;

- Any national⁶ or local government-issued valid ID indicating the Barangay address reflected in the payroll;
 - In the absence of any valid ID, certification of residency issued either by the Local Social Welfare and Development Office (LSWDO) or Barangay, or acceptance of a certificate of confirmation (COC) or certification from the tribal chieftain/council of elders/head of Indigenous political structure; and
 - Certificate of Oneness (see Annex B) in case of discrepancies in the beneficiaries' information in the presented ID and the payroll.
- In cases where a family is headed by a child, require a certification from the LSWDO confirming that the family is officially recognized as child-headed.

b. Representative (Non-Family Member)

In the absence of the primary/secondary beneficiary, the grant can be claimed by an authorized representative who shall present an Authorization letter or any internal control document instituted for identifying proof/verification, in addition to the primary beneficiary's documentary requirements.

2. Proponent

a. LGU

- Project proposal with the Masterlist of beneficiaries prepared by the P/C/MSWDO and approved by the Provincial Governor, or City or Municipal Mayor;
- Project proposal with Masterlist of beneficiaries, signed by the Barangay Chairman, supported by a Sangguniang Barangay Resolution, may be submitted directly by the Barangay Local Government Units (BLGUs) to the DSWD-FO, subject to verification and approval of the DSWD-FO; and
- Copy(ies) of State of Calamity (SoC)/State of Emergency (SoE)/State of Health Emergency (SoHE) declaration.
- Latest LDRRMC Situation Report

b. DSWD-FO

Project proposal submitted by the Regional Director and approved by the Secretary or DRMG Undersecretary based on the delegated authority for approval with the following attachments:

- Work and Financial Plan (WFP) incorporating the operational funding requirements, if necessary;
- Monthly Disbursement Program (MDP);

⁶ PhilID is one of the government issued ID card that serves as a valid proof of identity issued upon successful registration to the Philippine Identification System (PhilSys)

- Masterlist of beneficiaries prepared by the P/C/MSWDO and approved by the Provincial Governor/City/Municipal Mayor, and validated by the DSWD-FO;
- Masterlist of beneficiaries, signed by the Barangay Chairman, supported by a Sangguniang Barangay Resolution, which may be submitted directly by the Barangay Local Government Units (BLGUs) to the DSWD-FO, subject to verification and approval of the DSWD-FO;
- Copy(ies) of SoC/SoE/SoHE declaration;
- R/LDRRMC Situation Report reflecting Market Operability Assessment Report; and
- Certification of non-implementation of livelihood programs from SLP-RPMO, and other government agencies implementing other livelihood cash assistance programs.

VIII. IMPLEMENTATION PROCEDURES

A. Preparation and Planning Phase

This phase outlines the process to be undertaken, highlighting the capacity building, social preparation stage for stakeholder engagement, planning and needs analysis, and development of plans and proposals for the facilitation of funding before the actual delivery of cash assistance. The following activities are to be undertaken under this phase:

1. Orientation and Social Preparation with the Internal Stakeholders

This activity prepares internal stakeholders on the processes and tools needed to implement the Emergency Cash Transfer (ECT), as well as the financing mechanisms required for the effective and efficient delivery of assistance to disaster-affected families. It includes the following preparatory activities to be spearheaded by the DSWD-DRMB:

- a. Conduct of orientation and consultation sessions with DSWD Central Office units, bureaus, and services, as well as with DSWD Field Offices (FOs) on the ECT;
- b. Provision of technical support and capacity-building activities to the DSWD-FOs;
- c. Spearheading partnership initiatives with stakeholders;
- d. Coordination with the Financial Service (FS) to provide technical support in establishing partnerships with banking institutions and other service providers to maximize the use of digitized payment mechanisms;
- e. Provision of orientation for the Social Development Officers (SDOs) of the FOs. Furthermore, DRMB shall include in its funding support to the FOs the provision for the purchase of bonds, insurance for the SDOs, and other allowable expense items to ensure successful ECT implementation;
- f. Enhancement of the monitoring and evaluation (M&E) results framework, and its integration into the harmonized M&E system of the Improved

- Emergency Response and Preparedness System (IERPS), with assistance from the Policy Development and Planning Bureau (PDPB);
- g. Updating and production of Information, Education, and Communication (IEC) materials translated into major dialects, with support from the Traditional Media Service (TMS) and Digital Media Service (DMS); and
 - h. Conduct of a forum and workshop with the DSWD-FOs to discuss potential ECT-related issues and design strategies to prevent their occurrence.

2. Engagement with External Partners

Preparing and facilitating standby Letters of Understanding (LOU) with concerned NDRRMC agencies, International Organizations (IOs), Non-Government Organizations and financial service providers for areas of partnership engagement.

3. Assessment and Planning for ECT Implementation

Implementation of ECT may emanate from the LGUs and/or the DSWD FOs. The LGU may submit requests and proposals to the DSWD FOs for validation, assessment, and fund availability. The DSWD-FOs may also initiate assessment and develop proposals in consultation with the LGUs. For the support to rehabilitation and recovery pillar implementation, the result of the PDNA shall serve as the basis for planning for ECT implementation.

a. Consultation/Planning Activities

Based on the needs assessment, or the PDNA in case of support to rehabilitation and recovery pillar proposed implementation, and the data reflected from the Disaster Response Operations Monitoring and Information Center (DROMIC) report, the DSWD-FOs, through the Disaster Response Management Division (DRMD) in agreement with the LGUs, shall submit a proposal together with the WFP and other necessary documents to the DRMB at the DSWD Central Office for review and assessment.

b. Selection Process of ECT Beneficiaries

All families affected by disasters may benefit from ECT regardless of economic status. This includes informal settlers, renters, and sharers who reside in disaster-affected areas. Sections V and VI of this guideline provide targeting, selection, and enrollment of ECT beneficiaries.

c. Validation and Finalization of Masterlist of Beneficiaries

The LGUs shall be primarily responsible for submitting a master list of Beneficiaries in compliance with the provisions of the Data Privacy Act of 2012. The LGUs shall ensure that the master list has been validated regarding the eligibility of the identified beneficiaries, and deduplicated at

their level. Once validated, the LGUs shall submit the master list of eligible beneficiaries to the DSWD-FO.

The DSWD-FO shall further validate and deduplicate the list submitted by LGUs using the DSWD disaster profiling tool. After the validation of beneficiaries has been completed, the masterlist of beneficiaries shall be finalized. The process of validation and deduplication shall make use of any applicable existing targeting systems⁷.

Replacement of beneficiaries may be allowed, subject to the validation and assessment of the DSWD FOs. Such replacements shall only be considered in areas where not all disaster-affected families have been targeted, and only under valid and justifiable circumstances such as ineligibility of the original beneficiaries upon re-validation, duplication, non-appearance, or refusal to participate.

In such cases, potential replacement beneficiaries may be identified from among the remaining disaster-affected families who were not initially included in the masterlist. The replacement beneficiaries must comply with the established eligibility criteria and undergo a validation process of the program. All replacements must be properly documented and endorsed by the DSWD FOs with supporting documentation.

The DRMB shall conduct immediate validation of the appropriateness of ECT to respond and/or implement accordingly and shall assess and recommend the amount of ECT support for release to the DSWD-FOs and validate the appropriateness of the delivery modality. DRMB shall also conduct technical support to the DSWD-FOs on appropriate modality.

d. Finalization of Work and Financial Plan and Program Proposal

The DRMB shall review and assess the submitted proposals based on the following:

- Data consistency with the DROMIC report;
- Funding requirements vis-a-vis fiscal capacity both of the LGU and DSWD;
- Absorptive capacity of the FOs; and
- Appropriateness of proposed ECT, amount of ECT for release to the DSWD-FOs, and the appropriateness of delivery modality

e. Facilitation of Funding Requirements

The DSWD-CO, through the DRMB, shall assess and consolidate DSWD-FO submitted plans and proposals. The DRMB shall facilitate the approval of a consolidated ER Plan or a WFP.

B. Service Delivery and Monitoring Phase

⁷ CBMS, NHTS, PPIS, etc.

Actual implementation or delivery of cash assistance to beneficiaries shall commence with the DSWD-FOs' receipt of funds. The following activities are to be undertaken under this phase:

1. Social Preparation

The LGU, with the support of the DSWD-FO, shall undertake the following activities in preparation for the actual delivery and implementation of cash assistance:

- a. Convene all city/municipal and barangay officials for preparatory meetings and orientation;
- b. Provide orientation to the identified beneficiaries to ensure full understanding of the ECT program to be implemented, and to ensure completion of documentary requirements of each beneficiary.
- c. The DSWD and the LGU may also undertake the conduct of other information and education campaign strategies.

2. Cash Assistance Distribution

a. For Digital payment through beneficiary transaction account

- Process for crediting of assistance to beneficiary transaction accounts shall be consistent with existing guidelines and mechanisms.

b. For Direct payout through SDOs

- Upon submission of the final masterlist of beneficiaries, the Barangay/City/Municipal LGU will notify eligible beneficiaries of a chosen payout venue, where they will directly receive cash assistance from authorized DSWD staff.
- The SDOs shall be responsible for bringing the money safely to the payout venue and processing the required documents for liquidation, while the Paymasters will be responsible for distributing ECT assistance to each eligible beneficiary during the direct payout. The LGUs shall choose and provide security for the payout venue.

3. Project Monitoring and Reporting

- a. Conduct regular monitoring and review to ensure that timeliness of the delivery of cash assistance is strictly followed based on the submitted implementation plan, and submit process monitoring reports at the end of each implementation;
- b. The DSWD-DRMB shall monitor the disbursement of cash grants to ensure that the would-be-beneficiaries receive their assistance on time and that the cash is disbursed as scheduled to avoid being dormant;
- c. Management of complaints under different platforms for resolutions as stipulated in the Risk and Grievance Redress Management; and
- d. Conduct post-monitoring activities such as administering Grants Utilization Monitoring Survey (GrUMS) to randomly selected beneficiaries within one month upon release of assistance.

- e. To monitor and evaluate client satisfaction, the DSWD FOs shall administer the Client Satisfaction Management Form (CSMF) to beneficiaries and Local Government Units (LGUs), ensuring continuous improvement in service quality and client experience.

Provisions on the monitoring of physical and financial targets against set timelines, implementation process monitoring, and post-implementation monitoring and evaluation are stipulated under Reporting, Monitoring, and Evaluation of these guidelines.

C. Post-Implementation Stage

Conduct of project evaluation/program implementation review (PIR) to ascertain the outcomes' effectiveness and sustainability and to determine areas for enhancement of guidelines based on need and relevance to the current situation.

IX. INSTITUTIONAL ARRANGEMENTS

The DSWD-Central and FOs' engagement and the Ministry of Social Service of the Bangsamoro Autonomous Region in Muslim Mindanao (BARMM) shall be primarily anchored on its inherent functions, as mandated. Likewise, all other government instrumentalities shall provide their support consistent with RA 10121.

Participation of private financial institutions shall be governed by RA 9184 (Government Procurement Reform Act) and RA 8791 (General Banking Law of 2000). UN agencies and IOs shall operate consistent with its Charter as a sovereign entity.

A. DSWD-Central Office

1. Disaster Response Management Bureau (DRMB)

- a. Provide technical assistance to all DSWD-Central and FOs personnel and other stakeholders relative to ECT implementation;
- b. Develop IEC materials with the technical assistance of the TMS and DMS;
- c. Facilitate forging of LOU on ECT with partners;
- d. Develop Terms of Reference (TORs) and guidelines for the involvement of 3rd party monitoring organizations; and
- e. In coordination with FS, secure agreements with service providers (banks, financing institutions, and other financial products intended for mass-based cash distribution) through the execution of Memorandum of Agreement (MOA)/Memorandum of Understanding (MOU)/TOR.

2. Pantawid Pamilyang Pilipino Program - National Project Management Office (4Ps-NPMO)

- a. Guides in managing the dormant accounts for cash transfer modality; and
- b. Assists in the operationalization of the top-up mechanism.

3. Financial Service (FS)

- a. Provides leadership in exploring and establishing partnerships with banking institutions, non-banking financial institutions, and other similar financial institutions;
- b. Spearheads the operationalization of the top-up scheme for the ECT implementation through the cash card modality;
- c. Assists DRMB with resource generation; and
- d. Participates in the monitoring of cash disbursements and balances.

4. Policy Development and Planning Bureau (PDPB)

Assists DRMB in the development of a monitoring and evaluation results framework.

5. Traditional Media Service (TMS)

Assists DRMB in formulating and developing a localized communication plan in major regional dialects.

6. National Household Targeting Office (NHTO)

- a. Assist the DRMB in identifying disaster-affected families
- b. Use i-Registro in the disaster-affected areas as applicable

B. DSWD Field Offices

1. All DSWD FOs

- a. Spearhead the implementation of ECT in its regional jurisdiction;
- b. Verifies and validates LGU submitted Masterlist of ECT beneficiaries;
- c. Develop a localized communication plan in major regional dialects;
- d. Strategize with bank and money transfer service providers and law enforcement agencies in managing security risks;
- e. Sustain collaboration with all implementing stakeholders for the resolution of new and recurring issues and concerns;
- f. Submit to FS, copy furnished DRMB, the profile of all SDOs, to include the corresponding authorized bonded amount for operational and financial planning purposes;
- g. Participate in all workshops, discussions, and implementation reviews;
- h. Conduct validation of grievances and complaints, provide recommendations, and/or undertake necessary action/resolution; and,
- i. Prepare and submit a status/accomplishment report on the program's implementation for submission to DRMB.
- j. For ECT distribution through fund transfer, the DSWD-FO shall enter into a Memorandum of Agreement with the LGU, detailing the terms and conditions of the transfer of funds, liquidation, and program implementation, in accordance with the existing budgeting, accounting, and auditing rules and regulations.

2. DSWD-FO IX

Spearheads the field implementation in the Provinces of Basilan, Sulu, and Tawi-Tawi in the BARMM in collaboration with the Minister of Social Service (MSS) of BARMM and its project management within its regional jurisdiction.

3. DSWD-FO XII

Spearheads the field implementation in the Provinces of Lanao del Sur and Maguindanao, BARMM, in collaboration with MSS-BARMM and its project management within its regional jurisdiction.

C. Ministry of Social Service - Bangsamoro Autonomous Region in Muslim Mindanao (MSS-BARMM)

1. Participates in all capacity-building and orientation activities conducted by DSWD-FOs IX and XII on the ECT implementation;
2. Support DSWD-FOs IX and XII in all its advocacy activities to LGUs and BARMM offices;
3. Provide technical support to the LGUs in the submission of all documentary requirements for the approval of the ECT implementation;
4. Assist DSWD-FOs IX and XII in the verification and/or validation of LGU-identified disaster-affected families recommended for ECT access;
5. Provides inputs to the continuing review and enhancement of the ECT guideline;
6. Assists DSWD-FOs IX and XII in grievance and redress management; and,
7. Engages in the conduct of the PIR.

D. Local Government Units (LGUs)

1. Participate in all ECT-related activities as needed;
2. Endorse the validated master list of disaster-affected families and other required documentary requirements to the DSWD-FOs subject for further validation;
3. Provide logistical support to the DSWD-FO for the conduct of pay-out;
4. Conduct orientation to beneficiaries in coordination with the DSWD-FOs; and
5. Assist the DSWD-FOs in validating grievances and complaints, and undertake necessary action/resolution.
6. For ECT distribution through fund transfer, the DSWD-FO shall enter into a Memorandum of Agreement with the LGU, detailing the terms and conditions of the transfer of funds, liquidation, and program implementation, in accordance with the existing budgeting, accounting, and auditing rules and regulations.

E. Banks, Non-Banks, and Other Financial Service Providers

1. Undertakes fund releases and related activities and provides needed support in accordance with LOUs/MOAs; and
2. Submits reports of financial disbursements, balances, and dormant accounts.

F. Other Government Partners such as Department of the Interior and Local Government (DILG), Department of National Defense (DND), Armed Forces of the Philippines (AFP), Philippine National Police (PNP), Philippine Coast Guard (PCG), Bureau of Fire Protection (BFP), Philippine Statistics Authority (PSA), Department of Information and Communications Technology (DICT), and other relevant agencies and organizations may provide security safety, and mobility to

beneficiaries, DSWD, and LGU personnel involved in the ECT implementation, which may be formalized through MOU/LOUs.

G. Donors, development partners, IOs, and NGOs may provide funding support and technical assistance and conduct third-party independent monitoring and research studies on ECT.

X. REPORTING, MONITORING AND EVALUATION

In line with the provisions of the recently issued IERPS Guidelines, a harmonized early recovery monitoring, reporting, and evaluation system shall be developed. This system shall include standard tools and templates for monitoring the physical and financial progress, process, and impact of different early recovery PPAs, including the ECT.

The DSWD-FO shall be the primary source of information on the progress of ECT implementation. The DSWD-DRMB shall strictly monitor the submission of reports based on the prescribed timeline and using the prescribed templates.

A. Monitoring of Targets and Timelines

The DSWD-FO shall monitor and provide accomplishment reports to the DSWD-CO, particularly on attaining physical and financial targets vis-à-vis set timelines in compliance with the Agency's strategy, performance monitoring, and relevant financial management guidelines. In case of (possible) non-attainment of targets and timelines, the DSWD-CO shall provide technical assistance to the DSWD-FO in developing a catch-up plan and other strategies.

B. Process Monitoring

The DSWD-FO shall undertake this throughout the different phases of ECT implementation to measure and analyze process performance, proactively identify critical process concerns, improve the quality and timeliness of PPA implementation, and document good practices. After each project implementation, this shall form part of the FO's overall documentation report.

C. Post-Monitoring and Evaluation

The DSWD-FO, in coordination with the LGU, shall conduct a post-implementation evaluation using the ECT Grants Utilization Monitoring (GrUM) Survey tool. Based on the identified ideal sample size, the survey shall be conducted at the end of each ECT implementation to randomly selected beneficiaries who have received the ECT assistance. The survey result shall form part of the ECT GrUM Report and the terminal report to be submitted by the implementing FO to the DSWD-DRMB.

To gather, monitor, and evaluate client satisfaction, the DSWD FOs shall administer a Client Satisfaction Survey through the distribution of the Client Satisfaction Management Form (CSMF) to LGUs and beneficiaries. This process aims to assess and respond to client feedback including complaints and suggestions to measure overall satisfaction and perception. The results will support continuous process improvement and reinforce the agency's commitment to enhancing service quality and the client experience in the delivery of assistance.

The DSWD-DRMB shall also spearhead the project evaluation/program implementation review (PIR) to ascertain the outcomes' effectiveness and sustainability and to determine areas for guidelines enhancement based on need and relevance to the current situation.

XI. FUND SOURCES

Funds for the implementation of ECT may be sourced from the following:

- A. Agency Quick Response Fund (QRF) subject to the existing guidelines for the use of the QRF;
- B. Augmentation from the National Disaster Risk Reduction & Management Fund (NDRRMF) subject to the existing guidelines for the use of the NDRRMF;
- C. Disaster Fund (DF) as part of the GAA;
- D. Supplemental funds enacted by law intended for PPAs for disaster-affected families;
- E. Cash donations with no limitations set for expenditures; and
- F. Fund from United Nations (UN) agencies, International Organizations (IOs) and other donors and partners.

XII. GRIEVANCE REDRESS MANAGEMENT

Transparency and accountability in all stages of the ECT implementation shall be observed. Any complaint regarding program implementation shall adhere to the established grievance redress procedure aligned with the DSWD Integrated Grievance Redress Management System (IGRMS) and Quality Management System (QMS). The concerned FO shall validate the veracity of the complaint and subsequently recommend appropriate measures to the DRMB for resolution.

The following systems/strategies may be utilized/tapped for feedback mechanisms and complaint resolutions:

- A. Utilization of all grievance platforms - WiServe, DSWD IGRMS portal, Civil Service Commission-Contact Service ng Bayan (CSC-CCB), DSWD official social media platforms, DSWD hotline numbers, SMS, 8888 Citizen's Complaint Hotline, ARTAwag Center Mobile Hotlines, Client Satisfaction Measurement Forms (CSMF), Public Assistance and Complaint Desk (PACD) for walk-in clients and postal mail during or after the distribution of assistance;
- B. Setting up information or grievance/complaint desks at the actual payout area; and

- B. Setting up information or grievance/complaint desks at the actual payout area; and
- C. Existing grievance desk at the local government units (province/city/municipality/barangay) for onward endorsement to the DSWD-FOs through the LSWDO.

In cases where complaints are directly submitted to the Central Office, the subject complaint shall be forwarded to the concerned FO for verification.

Further, a report on grievances/complaints, if any, shall form part of the regular monthly reports for submission, as well as the actions undertaken and/or follow-through interventions.

XIII. REPEALING CLAUSE

The MC 17, s. 2019, otherwise known as the "Guidelines in the Implementation of the Emergency Cash Transfer during Disasters", and all other previous issuances inconsistent with this Memorandum Circular are hereby repealed or modified accordingly.

XIV. EFFECTIVITY

This issuance shall take effect after fifteen (15) days from the date of publication in the Official Gazette or a newspaper of general circulation.

This MC shall also be published on the DSWD Official Website, and three (3) copies shall be deposited to the University of the Philippine Law Center.

Issued in Quezon City, Philippines, this _____ day of _____ 2025.



REX GATCHALIAN,
Secretary

19 JUN 2025

Certified True Copy


WILLIAM V. GARCIA, JR.
OIC-Division Chief
Records and Archives Mgt. Division

23 JUN 2025

DRN: _____

MEMORANDUM FROM THE SECRETARY

TO : THE REGIONAL DIRECTOR(S)
DSWD Field Office(s) _____

SUBJECT : ACTIVATION OF THE EMERGENCY CASH TRANSFER
(ECT) FOR THE _____ DISASTER INCIDENT _____ IN
REGION(S) _____

With reference to Memorandum Circular No. __, Series of ____ – Revised Guidelines on the Implementation of the Emergency Cash Transfer (ECT) for Disaster-Affected Families, ECT is hereby activated for its implementation for the families affected by (Disaster Incident).

The Field Office(s), in coordination with the Disaster Response Management Bureau (DRMB), are directed to undertake all necessary activities pursuant to the above guidelines.

This activation shall be valid for six months from the date of issuance.

For information and compliance.

REX GATCHALIAN

Date: _____

ANNEX B

Republic of the Philippines
Region _____
Province of _____
Municipality/City of _____
Barangay of _____

CERTIFICATE OF ONENESS

This is to certify that Mr./Ms. _____, of legal age and a
(Name of Beneficiary)
Filipino citizen, is a bonafide resident of _____.
(Address)

This further certifies that Mr./Ms. _____ and
(Name of Beneficiary)

_____ pertains to one and of the same person.
(Name on the Masterlist/Payroll)

This certification is being issued to the above-mentioned name for the release of his / her cash grant as one of the beneficiaries of Emergency Cash Transfer (ECT) of the Department of Social Welfare and Development (DSWD).

Issued this _____ day of _____, _____ at _____.

Certified by:

(Local Social Welfare and Development Office)