GLOSSARY OF TERMINOLOGY

FOR CASH AND VOUCHER ASSISTANCE

USAID
FROM THE AMERICAN PEOPLE

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Confédération suisse
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CALP NETWORK
CHOICE & DIGNITY FOR PEOPLE IN CRISIS

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PURPOSE AND OBJECTIVES

A glossary is simply an alphabetical list of definitions of terms or words found in or relating to a specific subject. This is a glossary of terms or words relating to the use of cash and vouchers in humanitarian assistance. The primary objectives are to provide clarity and encourage common understanding and harmonized use of terms and definitions for cash and voucher assistance.

Since CALP produced the first version of this glossary in 2011, the scale and variety of humanitarian interventions using cash and/or vouchers has continued to expand significantly and brought the engagement of a wider and more diverse community of practice. These changes have also been reflected in an evolving understanding and use of some definitions, and the introduction of multiple new terms.

It should be noted that these definitions are intended for application in relation to the use of cash and/or vouchers in humanitarian programming and may not reflect how some terms are understood in other contexts or by other audiences.

REVIEW AND REVISION OF THE GLOSSARY

The last iteration of this English version of the CALP Glossary was published in 2019. As with earlier versions, this 2023 revision has been coordinated by members of the CALP team with the support of CALP's Technical Advisory Group (TAG). The process involves the gathering of initial feedback and recommendations on edits, additions, and removals from the TAG and others, followed by the development of a revised draft for review. Further revisions are made based on the review, before a validation review, and finalization of the content.

For the first time, this round of revisions of the English Glossary has been undertaken as a coordinated exercise with the other language versions – French, Spanish, Arabic, and Portuguese. Undertaking simultaneous revisions is intended to ensure an appropriate level of harmonization across the different language versions. However, it's important to note they are not all direct translations of each other as the use and understanding of various terms has evolved differently in different languages, with each glossary aiming to reflect how CVA-related terms are used in practice in the relevant countries and regions of operation. To facilitate this approach, each of the different language versions has had its own reference group to guide the process. This has had the additional benefit of cross-learning and the use of ideas and recommendations for definitions from across the different languages and regions.

HIGHLIGHTS OF THE 2023 GLOSSARY

With several years having passed since the Glossary was last updated, the extent of the revisions has been quite substantial. While the fundamental definitions of core terms remain, many terms have been subject to major or minor revisions for improved clarity and to reflect evolving understandings and usage. For example, key definitions such as cash and voucher assistance (CVA), cash transfers/assistance, vouchers, minimum expenditure basket (MEB), multi-purpose cash assistance (MPC/MPCA), and financial service provider (FSP) have been amended to some extent. Markets-related terminology has also been extensively revised based on updated definitions recommended by Markets in Crisis (MiC) colleagues, amongst others.

Some terms which are no longer considered relevant have been removed and some terms and definitions merged where appropriate. On the other hand, the review highlighted multiple relevant new terms. The main topics which saw a significant number of additional entries relate to:

Social Protection: previous glossaries have included some related terms but given the increasing focus on linking CVA and social protection, a range of further terms have been added. These have been selected based on their relevance to linking CVA and social protection, rather than attempting to have a comprehensive social protection glossary as these already exist. Efforts have also been made to highlight and clarify where there might be differing understandings and use of the same/similar terminology between the humanitarian CVA and social protection sectors.

Currencies and Prices – Inflation and Instability: the 2018 glossary had very few terms on this subject, reflecting perhaps the fact that at that time it was a topic of relatively limited concern in most contexts. Given where we are in 2023, numerous definitions have now been included such as inflation, exchange rates, devaluation, dollarization, price volatility, etc.

Digitization: the digital landscape in which CVA operates and engages, for example relating to payments and identity, has developed in the last few years, bringing with it the need to update some existing terminology, and add further terms. Examples of terms which have been either added or revised include interoperability, blockchain, digital ID, digital financial capability, open loop/closed loop, cryptocurrency, cardless ATM, digital payments, and central bank digital currency (CBDC).

In addition, diverse but important terms such as hawala, transfer value, reconciliation, data responsibility, and third-party monitoring have been included for the first time. Updates have also been made to the definition of operational model and some related terms have been added. Several terms concerning the climate crisis and associated programming and financing have also been included. While not CVA specific, these additions have been made to reflect the increasing importance of this subject and anticipates that some of these concepts will become more relevant to CVA discussions and practice in the coming years.

KEY TERMS

The table below draws together the core CVA terms that someone who is new to the topic, for example, should familiarize themselves with. These cover the fundamental concepts and operational factors that are relevant to all/most CVA interventions.

TERM	DEFINITION
Basic Needs/ Essential Needs	The concept of **basic or essential needs** refers to the essential goods, utilities, services, and/or resources required on a regular or seasonal basis by households to ensure their long-term survival AND minimum living standards, without resorting to negative coping mechanisms or compromising their health, dignity, and essential livelihood assets. However, there is no global definition of the precise range and categories of need that constitute basic needs, which will depend on the context and what people themselves consider the most important aspects to ensure their survival and wellbeing. Assistance to address basic needs can be delivered through a range of modalities (including ***cash transfers, vouchers, in-kind*** and services), and might include both ***multipurpose cash assistance (MPC)*** and ***sector specific*** interventions. MPC is sometimes misused interchangeably with the concept of basic needs.
Cash Transfer/ Cash Assistance	***Cash transfers*** (also referred to as ***cash assistance*** or ***cash grants***) describe assistance provided in the form of money – either physical currency or ***e-cash****** – to recipients (individuals, households or communities). Cash transfers are inherently unrestricted, which means recipients can choose how to use the assistance. As such, cash is distinct from restricted modalities including vouchers and in-kind assistance. The terms cash or cash assistance should be used when referring specifically to cash transfers only (i.e., 'cash' or 'cash assistance' should not be used to mean 'cash and voucher assistance'). * 'Cash' is here applied broadly to include both physical currency and different forms of e-cash/digital payments, but typically in regular use 'cash' refers only to physical currency (coins, notes).
Cash & Voucher Assistance (CVA)	**Cash and voucher assistance (CVA)** refers to the direct provision of ***cash transfers*** and/or ***vouchers*** for goods or services to individuals, households, or group/community recipients. In the context of humanitarian response, CVA excludes payments to governments or other state actors, ***remittances***, service provider stipends, microfinance and other forms of savings and loans. The terms ***cash*** or ***cash assistance*** should be used when referring specifically to cash transfers only (i.e., avoid using 'cash' or 'cash assistance' when referring to cash and vouchers collectively). CVA has several synonyms (e.g., Cash Based Interventions, Cash Based Assistance, and Cash Transfer Programming), but ***Cash and Voucher Assistance*** is the recommended term.
Complementary Programming	**Complementary programming** is the combined use of **multiple modalities** and/or activities to address needs and achieve a specific outcome or outcomes for a given target group of aid recipients. Complementary interventions can be implemented by one organization or multiple organizations working collaboratively. It can include both incorporating multiple modalities or activities within one project or programme, and/or linking the target population to assistance provided by other sectors or organisations. This approach is premised on the evidence that programmes are more effective where they incorporate the different factors contributing towards achieving outcomes and addressing needs. Ideally this will be facilitated by a coordinated, multisectoral approach to needs assessment and response analysis. To that extent complementary programming is an expression of **good programming**, or at least a critical part of it. Complementary programming shares many features with ***integrated programming*** and is a central component thereof. The main distinction between the two is that while complementary programming focuses primarily on the intervention level and achieving a limited number of outcomes (either sector specific, multisectoral, or cross-sectoral) for a specific group of recipients, integrated programming is more focused on the broader processes enabling multi-modality, multisectoral, and people-centred interventions, for example at a response level. See also ***Cash Plus*** and ***Integrated Programming***

Conditionality	**Conditionality** refers to prerequisite activities or obligations that a recipient must fulfil to receive assistance. Conditions can be used with any kind of transfer (cash, vouchers, in-kind or service delivery) depending on the intervention design and objectives. Some interventions might require recipients to achieve agreed outputs (which can include purchasing specific goods or services) as a condition of receiving subsequent tranches. Examples of conditions include attending school, building a shelter, attending nutrition screenings, undertaking work, training, etc. Cash for work/assets/training are all forms of **conditional transfer**. Conditionality is distinct from restriction (how assistance is used) and targeting (criteria for selecting recipients). See also ***Labelling*** and ***Restriction***
Delivery Mechanism	A **delivery mechanism** in humanitarian CVA is a means of delivering/transferring cash or vouchers to recipients (e.g., smart card, mobile money transfer, over the counter, cheque, ATM card, etc.). Some delivery mechanisms may also facilitate receipt, storage, and payments (e.g., mobile wallet, bank account, smart card, etc.).
Digital Payment	**Digital payments (or e-transfers)** refer to electronic transfers of money or e-vouchers from the implementing agency to a recipient. They provide access to cash, goods and/or services through mobile devices, electronic vouchers, or cards (e.g., prepaid, ATM, smart, credit or debit cards). Digital payments/e-transfers are umbrella terms for ***e-cash*** and ***e-vouchers***.
E-Cash	**E-cash** encompasses any electronic/digital substitute for the direct transfer of physical currency that provides full, unrestricted flexibility for purchases. It may be stored, spent, and/or received through various mechanisms including mobile phone/mobile wallet, prepaid ATM/debit card, smart card or other electronic transfer. E-cash (or digital cash) transfers will usually provide the option to withdraw funds as physical cash if required.
E-Voucher	**E-vouchers** encompass cards, codes, or digital tokens that are electronically redeemed at a participating vendor. E-vouchers can represent currency or commodity value and are stored and redeemed using a range of electronic devices (e.g., mobile phone, ***smart card*** or ***POS system***). See also ***Commodity Voucher, Voucher*** and ***Value Voucher***
Financial Service Provider (FSP)	A **financial service provider (FSP)** is an entity that provides financial services, which may include digital payment services. Depending on your context, FSPs may include e-voucher companies, financial institutions (such as banks and microfinance institutions) or mobile network operators (MNOs). FSPs also include many entities (such as investment funds, insurance companies, accountancy firms) beyond those that offer cash transfers or voucher services, hence within CVA literature FSP generally refers to those providing transfer services. In the context of CVA, entities that would typically be categorized as **payment service providers (PSPs)** tend to be included under the FSP umbrella. PSPs are third party entities that help merchants to accept a range of payment methods by connecting them to the broader financial infrastructure. They work with acquiring banks (payment processors) to securely manage transactions from start to finish.
Group Cash Transfer (GCT)	An approach to provide resources in the form of cash for selected groups to implement projects that benefit either a sub-section of the community, or the community at large. GCT is a type of response that seeks to transfer power to crisis-affected populations (typically delimited by geographical location) or community groups[1] to respond to their own needs and priorities. [Sourced from Group Cash Transfers Guidance and Tools]

[1] E.g. self-help groups, community-based organisations, community committees and other formal and informal structures.

Minimum Expenditure Basket (MEB)	A **minimum expenditure basket (MEB)** is an operational tool. It is used to identify and calculate, in a particular context and for a specific moment in time, the average cost of a socioeconomically vulnerable household's multisectoral **basic needs** that can be monetized and accessed in adequate quality through the local market. Goods and services included in the MEB should enable households to meet basic needs and minimum living standards without resorting to negative coping strategies or compromising their health, dignity, and essential livelihood assets. An MEB can be calculated for different household sizes. It is not the same as the ***transfer value*** but is an important tool to inform their calculation. There are three main approaches to MEB development. A **rights-based approach** uses assessed needs and standards (e.g., rights as protected by international human rights and humanitarian laws, Sphere Standards, national technical standards) to define the composition of the basket, and local market prices to define the cost. An **expenditure-based approach** focuses on effective demand by using local consumption patterns to define the composition and cost of the basket. A **hybrid approach** is a pragmatic option combining rights-based and expenditure-based elements. Most MEBs are hybrid to some degree. A **survival minimum expenditure basket (SMEB)** is a lower value subset of the MEB. A SMEB requires the identification and quantification of goods and services that ensure a household's short-term minimum basic survival needs only. Delineating the threshold for survival and differentiating a SMEB from a MEB is not currently a standardized process. While a SMEB might be used for various political, technical and/or funding reasons, it is better practice (including for advocacy purposes) to develop a full MEB that enables people to meet all ***basic needs*** and minimum living standards. Then, if necessary due to a funding or other constraints, develop a final ***transfer value*** that covers only part of the gap.
Modality	**Modality** refers to the form of assistance – e.g., ***cash transfer, vouchers, in-kind, service delivery***, or a combination (modalities). This can include both direct transfers to household level, and assistance provided at a more general or community level e.g., health services, WASH infrastructure.
Multi-purpose Cash Assistance (MPC/ MPCA)	**Multi-purpose Cash Assistance (MPC or MPCA)** comprises transfers (either periodic or one-off) corresponding to the amount of money required to cover, fully or partially, a household's basic and/or recovery needs that can be monetized and purchased. Cash transfers are "multi-purpose" if explicitly designed to address multiple needs, with the ***transfer value*** calculated accordingly. The extent to which a cash transfer enables ***basic needs*** to be met depends on the sufficiency of the transfer value and should be considered when terms are applied to specific interventions. MPC transfer values are often indexed to expenditure gaps based on a ***minimum expenditure basket (MEB)***, or another monetized calculation of the amount required to cover basic needs. All MPC are ***unrestricted*** as they can be spent as the recipient chooses. Note that a "multi-purpose voucher" is not possible given the inherent restrictions in all vouchers. Note: **Multi-purpose cash grants (MPG)** is a synonym of MPC/MPCA but is less commonly used now.
Response Analysis	**Response analysis** is the link between ***situation analysis*** (broadly speaking, needs assessment and other contextual information) and programme design. It involves the selection of programme response options, ***modalities***, and target groups; and should be informed by considerations of appropriateness and feasibility, and should simultaneously address needs while analysing and minimizing potential harmful side-effects. [Maxwell, D. 2013]

Restriction	**Restriction** refers to limits on the **use** of assistance by recipients. Restrictions apply to the range of goods and services that the assistance can be used to purchase, and the places where it can be used. The degree of restriction may vary – from the requirement to buy specific items, to buying from a general category of goods or services. ***Vouchers*** are restricted transfers by default since they are inherently limited in where, when and how they can be used. In-kind assistance is also restricted. ***Cash transfers*** are unrestricted and can be used as recipients choose. Note: Restrictions are distinct from conditions, which apply only to activities that must be fulfilled to receive assistance. See also ***Conditionality***.
Sector-Specific Intervention	This refers to an intervention designed to achieve sector-specific objectives. Sector-specific assistance can be conditional or unconditional. ***Vouchers*** (restricted transfers) might be used to limit expenditure to items and services contributing to achieve specific sectoral objectives. ***Labelled*** cash transfers might also be used to influence recipients' spending to align with sector specific objectives. Cash and/or vouchers may also be used alongside other activities to achieve sector-specific outcomes as part of a complementary approach. See also ***Complementary Programming, Integrated Programming*** and ***Labelling***.
Transfer Value	**Transfer value** is the amount (usually a currency value) provided directly to a CVA recipient. Transfer values (along with number and frequency of transfers) are calculated based on the intervention's objectives, often using tools such as a ***minimum expenditure basket (MEB)*** and ***gap analysis***. Transfer value typically refers to a single transfer amount, rather than the total amount transferred to a recipient over the course of an intervention (i.e., from multiple transfers). **Net transfer value** refers to the total amount transferred directly to recipients over the course of an intervention. Transfer values do not include transaction costs.
Voucher	A ***paper*** or ***e-voucher*** that can be exchanged for a set value, quantity and/or type of goods or services, denominated either as a currency value (e.g., $15), a predetermined range of commodities (e.g., fruits and vegetables) or specific services (e.g., a medical treatment), or a combination of value and commodities. Vouchers are restricted by default, although the degree of restriction will vary based on the programme design and type of voucher. They are redeemable with pre-selected vendors or in 'fairs' created by the implementing agency. See also ***Commodity Voucher, E-Voucher*** and ***Value Voucher***.

GLOSSARY

Terms marked with this icon are core terms which are useful for anyone engaging on this topic to familiarize themselves with. These are also terms which CALP recommends should be used. This is to encourage greater harmonization, for example where there might be synonyms with the same/similar meaning.

A

TERM	DEFINITION
Activation (prepaid card or SIM)	Linking a person with a specific card or SIM and authorizing use of the card or SIM (by SMS, online activation or phone). Also known as "personalization".
Adaptive Social Protection (ASP)	**Adaptive social protection** aims to provide: i) increased access to safety nets among the poor and vulnerable, especially those identified as at-risk from shocks; ii) transfers to at-risk households before shocks occur to support savings and asset accumulation; and iii) safety nets leveraged to transmit information on exposure and vulnerability, informing actions in support of preparedness, coping, and adaptation. Adaptive social protection is a broad category, and shock responsive social protection (SRSP) can be considered as a subset of ASP, as SRSP supports preparedness and coping whereas ASP also aims to build adaptive and transformative capacity. See also ***Shock Responsive Social Protection*** and ***Social Protection*** *[Adapted from Bene, C. (2012), World Bank (2020), IDS (2018), Davies, M, et al. (2013)]*
Agent	**Agents** are entities that provide financial services relating to ***digital payments*** mechanisms – e.g., ***cash-out/cash-in***, money transfer, other transactions – on behalf of a ***financial service provider (FSP)***, such as banks, mobile network operators, or remittance companies. Agents earn income from transaction fees and are managed by the relevant FSP, often under a franchise-like model, and are frequently located in or form part of a retail business. Networks of agents are particularly critical in markets where many or most transactions are still conducted using physical cash, and people therefore require access to safe and convenient means of withdrawal and deposit.
Aggregator	An entity that consolidates financial transactions for processing, for example enabling the flow of payments between payers and recipients across multiple ***financial service providers (FSPs).*** Aggregators provide systems integration by connecting FSPs to third party systems. They may also provide additional services such as notification of successful payments, reconciliation, and receipts. *[Adapted from cgap.org]*
Alignment *(with social protection)*	Where an emergency response is designed to **align** with an (actual or future) ***social protection*** programme or system. When systems are not mature or do not penetrate across the entire country, humanitarian projects can be designed so that they might evolve over time into national social protection systems. This could be achieved through alignment of humanitarian interventions into something more predictable and 'systemic', or alignment with an existing or future social protection programme, to facilitate future integration and national ownership. 'Alignment' is the most difficult to define of the options in the ***shock responsive social protection*** typology, since a range of different actors, sectors or systems could be aligned, and for different purposes. *[Adapted from European Commission (2019) and OPM (2019)]*

Anti-Money Laundering/ Countering the Financing of Terrorism (AML/CFT)	**Money laundering** involves disguising the origins of criminally obtained proceeds, so they appear to be legitimate. **Terrorist financing** is the financing of terrorist acts, terrorists, and terrorist organizations. **Anti-money laundering/countering the financing of terrorism (AML/CFT)** refers to activities that financial and other institutions perform to achieve compliance with legal requirements (national and international) related to monitoring and reporting suspicious activities, or to follow internal frameworks set by FSPs related to AML/CFT. AML/CFT legislation may encompass a wide range of instruments, including banknotes, prepaid cards, vouchers denominated in national currency, virtual currencies, electronic money, mobile money, etc. These regulations can pose challenges to humanitarian organizations in terms of transferring funds to people in countries of operation, recipient identification and data security (e.g., relating to sanctions lists), and service provider compliance requirements regarding ***know your customer*** (KYC) and other regulations. Donors also generally demand higher standards for cash transfers with respect to AML/CFT than other types of assistance. *[Adapted from CALP (2020)] and Financial Action Task Force]*
Anticipatory Action	**Anticipatory action** (also known as **early action** or **forecast-based action**) means taking steps to protect people *before an impending crisis* through a combination of risk analysis, early warning and/or forecasts (with pre-agreed triggers), and pre-agreed financing. It must involve meaningful engagement with at-risk communities. CVA can be used in anticipatory action to help reduce the impacts of a predicted event on homes, livelihoods, and health. To be effective, this requires pre-registration of recipients, functioning markets and having a transfer mechanism and FSP in place who can potentially register new clients within 2–3 days. Anticipatory action differs from ***early response*** which refers to actions undertaken immediately after a disaster occurs. See also ***Climate Finance*** and ***Disaster Risk Financing***. *[Definition adapted from Early warning, early action | IFRC and Cash-hub.org]*
Appreciation	**Appreciation** is a rise in the value of currency, typically within a floating ***exchange rate*** system. Appreciation is typically reported as a percentage increase in the value of the local currency relative to hard currency. See also ***Depreciation, Exchange Rates*** and ***Hard Currency***. *[Adapted from Good Practice Review on Cash Assistance in Contexts of High Inflation and Depreciation]*
Asset	Any physical, financial, human, or social item of economic value owned by an individual or corporation, especially that which could be converted to cash. Assets can be categorized as human, physical, natural, financial, and social.
Authentication	The process by which the identity of a user who wishes to authorize a transaction or access a system or service is confirmed. Authentication protocols may take many forms depending on whether validation is being done in person or electronically. Common methods of authentication include a personal identification number (PIN), password, and/or biometrics (fingerprint, iris scan, etc.) See also ***Biometric Authentication***. *[Partially adapted from https://www.payments.ca/resources/payments-glossary]*
Automated Teller Machine (ATM)	An **automated teller machine (ATM)** is a semi-automated machine that dispenses cash or performs other banking services without the aid of a bank teller (cashier) when an account holder inserts a bank card or relevant information. *[Cash Essentials Glossary]*

B

TERM	DEFINITION
Bank Identification Number (BIN)	The first four to six digits on a payment card (credit, debit, pre-paid, etc.) that identifies the financial institution that issued and is responsible for the card. The BIN number (also called issuer identification number (INN)) is essential in enabling faster payment processing. It allows merchants to accept multiple forms of payment and plays a role in preventing fraud. *[Adapted from Investopedia]*
Basic Needs/ Essential Needs KEY TERM	The concept of **basic or essential needs** refers to the essential goods, utilities, services, and/ or resources required on a regular or seasonal basis by households to ensure their long-term survival AND minimum living standards, without resorting to negative coping mechanisms or compromising their health, dignity, and essential livelihood assets. However, there is no global definition of the precise range and categories of need that constitute basic needs, which will depend on the context and what people themselves consider the most important aspects to ensure their survival and wellbeing. Assistance to address basic needs can be delivered through a range of modalities (including ***cash transfers***, ***vouchers***, ***in-kind*** and **services**), and might include both ***multipurpose cash assistance (MPC)*** and ***sector-specific*** interventions. MPC is sometimes misused interchangeably with the concept of basic needs.
Biometric Authentication	**Biometric authentication** denotes technologies that measure and analyze human physical and/ or behavioural characteristics for authentication purposes e.g., fingerprint, voice print, and iris recognition. See also ***Authentication***.
Blockchain	A **blockchain** is a type of decentralized database (also known as ***distributed ledger technology (DLT)****)* that records transactions shared across a network of multiple participants. Every time a new transaction occurs on the blockchain, a record of that transaction is added to every participant's ledger. Information on the blockchain is distributed, transparent and traceable. Distributed networks eliminate the need for a central authority to keep a check against manipulation. What is stored on a blockchain can be any token of value or shared data value, and it can mean anything from monetary payments to intellectual property to personal data. The blockchain is the underlying technology supporting most cryptocurrencies such as Bitcoin and Ethereum. Potential applications of blockchain technology in CVA could, for example, relate to payments, recipient data, data sharing, identification, and funding. *[Adapted from Digital Humanitarian Network (2016)]*
Bulk Payment	A simultaneous transfer of funds from an entity to many recipients. This term is often used to describe the mobile money services used for humanitarian programmes (as opposed to person-to-business or person-to-person payments).

C

TERM	DEFINITION
Cardless ATM	A delivery mechanism where the recipient receives a cash transfer through an ATM without using a credit or bank card. The recipient accesses the transfer by inputting a unique code number provided by the agency providing the cash transfer. Codes may be provided through different means (e.g., written codes or through mobile phones).
Cash for Assets (CFA)	Cash payments provided to participants for taking part in projects to create community or public assets, such as irrigation systems, roads, etc. This is a form of ***conditional transfer*** and a sub-set of **cash for work** relating to those work programmes which create assets. See also ***Cash for Work (CFW)***.
Cash for Training (CFT)	Cash payments provided for participating in a specified training session or series of training sessions. This is a form of ***conditional transfer***.
Cash for Work (CFW)	Cash payments provided on the condition of undertaking designated work. This is generally paid according to time worked (e.g., number of days, daily rate), but may also be quantified in terms of outputs (e.g., number of items produced, cubic metres dug). CFW interventions are usually in public or community work programmes but can also include home-based and other forms of work. See also ***Cash for Assets (CFA)***.
Cash Grant	See ***Cash Transfer/Cash Assistance***.
Cash in Hand/Cash in Envelope	**Cash in hand** is a **direct cash** payment to recipients in physical currency (notes and coins). This term would usually apply where the humanitarian organization manages the distribution directly without contracting the services of a ***financial service provider (FSP)***. Cash in hand is distinct from ***cash over the counter*** which employs an FSP to deliver physical cash. Cash in hand might also be referred to as **cash in envelope** if the cash is provided in an envelope.
Cash-out/Cash-in	**Cash-out** refers to the actions undertaken by recipients to access or withdraw their cash from an account or wallet, cashing a cheque, etc. **Cash-in** refers to the deposit of physical cash into an account or digital or mobile wallet. **Cash-out** and **cash-in** may be done via an agent, over the counter at an FSP, or through an ATM. See also ***Encashment***.
Cash Over the Counter	**Cash over the counter (OTC)** is a **direct cash** payment to recipients in physical currency (notes and coins). This term applies where a ***financial service provider (FSP)*** is contracted by a humanitarian organization to provide cash payments directly to recipients as an OTC service, without requiring any form of recipient account or wallet. Remittance companies and post offices, as well as banks, might provide this service. Cash over the counter is distinct from ***cash in hand/cash in envelope*** which generally refers to interventions where the humanitarian organization directly distributes the cash themselves.
Cash Plus	***Cash plus*** is generally defined as the combination of cash transfers with complementary interventions. While it shares features with ***complementary programming***, it differs in that it implies that cash is pre-supposed as the core component, rather than determining all modalities via response analysis. It also implies that providing cash assistance without complementary interventions is commonplace.

Cash Transfer/ Cash Assistance KEY TERM	**Cash transfers** (also referred to as ***cash assistance*** or ***cash grants***) describes assistance provided in the form of money - either physical currency or ***e-cash**** - to recipients (individuals, households, or communities). Cash transfers are unrestricted by definition, which means recipients can choose how to use the assistance. As such, cash is distinct from restricted modalities including vouchers and in-kind assistance. The terms '***cash***' or '***cash assistance***' should be used when referring specifically to cash transfers only (i.e., 'cash' or 'cash assistance' should not be used to mean 'cash and voucher assistance'). * 'Cash' is here applied broadly to include both physical currency and different forms of e-cash/ digital payments, but typically in regular use 'cash' refers only to physical currency (coins, notes).
Cash and Voucher Assistance (CVA) KEY TERM	**Cash and voucher assistance (CVA)** refers to the direct provision of ***cash transfers*** and/or ***vouchers*** for goods or services to individuals, households, or group/community recipients. In the context of humanitarian response, CVA excludes payments to governments or other state actors, ***remittances***, service provider stipends, microfinance and other forms of savings and loans. The terms '***cash***' or '***cash assistance***' should be used when referring specifically to cash transfers only (i.e., avoid using 'cash' or 'cash assistance' when referring to cash and vouchers collectively). CVA has several synonyms (e.g., *Cash Based Interventions*, *Cash Based Assistance, and Cash Transfer Programming*), but ***Cash and Voucher Assistance*** is the recommended term.
Central Bank Digital Currency (CBDC)	**Central bank digital currency (CBDC)** refers to the digital form of a country's ***fiat currency***. A CBDC is issued and regulated by a nation's monetary authority or central bank. A CBDC is **not a *cryptocurrency***, which are almost always decentralized, meaning they cannot be regulated by a single authority. *NB. As of July 2022, 105 countries, representing over 95 percent of global GDP, are exploring a CBDC* *[Adapted from Investopedia* and *https://www.atlanticcouncil.org/cbdctracker/]*
Climate Finance	**Climate finance refers to financing—drawn from public, private and alternative sources—that seeks to support mitigation and adaptation actions that will address climate change. Climate finance is needed for mitigation** to reduce emissions, and for **adaptation** to the adverse effects, including reducing the impacts of a changing climate. Cash assistance can potentially support climate adaptations in multiple ways, including meeting existing needs, managing risk, investments in asset bases, and facilitating mobility and livelihoods transitions. See also ***Anticipatory Action, Early Action,*** and ***Disaster Risk Financing*** *[Adapted from unfccc.int and Godfrey Wood (2011)]*
Closed Loop Payment Systems	A system in which the institution that issues the payment method also provides the acquiring infrastructure. Closed loop payment methods (e.g., payment card, mobile wallet) can only be used on the acquiring infrastructure of that same institution, i.e., they can only be used with a specific retailer or platform/system. **E-vouchers** are commonly provided via closed loop systems. See also ***Open Loop Payment Systems***
Commodity Voucher	**Commodity vouchers** can be redeemed at participating vendors for goods or services selected by recipients from a pre-determined list of items/services of specified types and quality. They may provide some choice in terms of vendors and market locations. Commodity vouchers are typically significantly more restricted than ***value vouchers***. Interventions where recipients collect goods of a fixed, specified quantity and type directly from a vendor, with vouchers exchanged only as proof of entitlement (not of value, nor providing options on what can be selected), are frequently categorized as using commodity vouchers. Given the lack of recipient choice, this approach is more accurately categorized as ***in-kind assistance***, with vendors playing the role of distributor. See also ***Value Voucher*** and ***Voucher***

Complementary Programming KEY TERM	**Complementary programming** is the combined use of **multiple modalities** and/or activities to address needs and achieve a specific outcome or outcomes for a given target group of aid recipients. Complementary interventions can be implemented by one organization or multiple organizations working collaboratively. It can include both incorporating multiple modalities or activities within one project or programme, and/or linking the target population to assistance provided by other sectors or organisations. This approach is premised on the evidence that programmes are more effective where they incorporate the different factors contributing towards achieving outcomes and addressing needs. Ideally this will be facilitated by a coordinated, multisectoral approach to needs assessment and response analysis. To that extent complementary programming is an expression of **good programming**, or at least a critical part of it. Complementary programming shares many features with ***integrated programming*** and is a central component thereof. The main distinction between the two is that while complementary programming focuses primarily on the intervention level and achieving a limited number of outcomes (either sector specific, multisectoral, or cross-sectoral) for a specific group of recipients, integrated programming is more focused on the broader processes enabling multi-modality, multisectoral, and people-centred interventions, for example at a response level. See also ***Cash Plus*** and ***Integrated Programming***
Conditionality KEY TERM	**Conditionality** refers to prerequisite activities or obligations that a recipient must fulfil to receive assistance. Conditions can be used with any kind of transfer (cash, vouchers, in-kind, service delivery) depending on the intervention design and objectives. Some interventions might require recipients to achieve agreed outputs (which can include purchasing specific goods or services) as a condition of receiving subsequent tranches. Examples of conditions include attending school, building a shelter, attending nutrition screenings, undertaking work, training, etc. Cash for work/assets/training are all forms of **conditional transfer**. **Unconditional transfers** are provided without the recipient having to do anything to receive the assistance, other than meet the intervention's targeting criteria (targeting is separate from conditionality). Conditionality is distinct from restriction (how assistance is used) and targeting (criteria for selecting recipients). See also ***Labelling,*** and ***Restriction***
Cost-Transfer Ratio	**Cost-Transfer Ratio (CTR)** is the ratio of administrative/implementing costs to transfers, or the administrative cost of making a $1 USD (or other currency unit) transfer to a recipient. It calculates the ratio of all administrative/implementing costs (e.g., staff time, targeting, transfer fees, etc.) to the value of the assistance transferred to recipients throughout the programme. CTR is expressed as the formula: *Total Non-Transfer Costs of the Intervention/Total Net Value of Transfers to recipients*. For example, a cost-transfer ratio of 0.20 means that for every $100 received by beneficiaries, it costs $20 in operations for it to reach them. Comparing this ratio across programmes helps inform analysis of how design choices affect a programme's cost efficiency. Comparative analysis should focus on what the cost drivers are within a particular programme, recognising that these can be affected by multiple factors, e.g., context, timing, target population, etc. See also ***Total Cost to Transfer Ratio (TCTR)*** *[Adapted from IRC (2015)]*
Critical Market Systems	The specific market systems that are most urgently relevant to the target population's needs. Essentially those markets that have or could have a major role in meeting the essential needs of the target population *[PCMA]*

Cryptocurrency	A **cryptocurrency** is a **digital or virtual currency** that is secured by cryptography, which makes it nearly impossible to counterfeit or double-spend. Most cryptocurrencies are based on ***blockchain*** technology and have their own blockchain. Cryptocurrencies typically serve as a ***medium of exchange*** or ***store of value***. Cryptocurrencies are generally not issued by any central authority and allow direct transactions between individuals without the intervention of an intermediary, such as a bank. **Crypto tokens** are a subset of cryptocurrency, which are built on top of existing blockchains (e.g., Ethereum) and can serve multiple functions. While crypto tokens, like cryptocurrency, can hold value and be exchanged, they can also be designed to represent physical assets or more traditional digital assets, or a certain utility or service. *[Partially adapted from Investopedia and Gemini]*

D

TERM	DEFINITION
Data Portability	Data portability generally describes models and standards aimed at facilitating requests for data to be transferred to a person or third party. It allows a person to obtain and reuse the data they have provided to one organization (and IT system) for their own purposes across different services and organizations (and different IT systems). *[Definition adapted from Currion et. al for CCD (2022)]*
Data Responsibility	**Data responsibility** goes beyond **data privacy** and **data protection** (the process of safeguarding important information from corruption, compromise, or loss) to include principles, processes and tools that support the safe, ethical, and effective management of data. CVA involves the collection, sharing and use of potentially **sensitive data** (which if improperly accessed could lead to harm to person(s) and/or negatively affect organizations) about crisis affected people, communities, locations, and humanitarian interventions, hence incorporating data responsibility throughout the programme cycle is important. *[Adapted from CALP (2021)]*
Delivery Mechanism KEY TERM	A delivery mechanism in humanitarian CVA is a means of delivering/transferring cash or vouchers to recipients (e.g., smart card, mobile money transfer, over the counter, cheque, ATM card, etc.). Some delivery mechanisms may also facilitate receipt, storage, and payments (e.g., mobile wallet, bank account, smart card, etc.).
Delivery System	This term is used in ***social protection*** to encompass all the operational processes in the social protection programme cycle. **Delivery systems** constitute the operating environment for implementing social protection programmes along the phases of the delivery chain. These phases are common to most social protection programmes and include outreach, intake and registration, assessment, enrolment, provision of payments or services, and monitoring and management of recipients. Key players interact all along that delivery chain, including people and institutions. NB. ***Delivery system*** is distinct from the term ***delivery mechanism*** as it is defined and used in humanitarian CVA, which refers only to the means of transferring and receiving assistance. *[Adapted from Sourcebook on the Foundations of Social Protection Delivery Systems]*
Demand Elasticity (Elasticity of Demand)	A measure of how sensitive to price changes is the quantity demanded by buyers. Goods on which people cut back sharply when prices rise, or incomes are reduced (e.g., luxury items) have 'elastic demand' *[PCMA]*.

Depreciation	Depreciation is a fall in the value of a currency. Typically, this occurs within a floating ***exchange rate*** system, but there may also be depreciation of market or parallel exchange rates in contexts of fixed exchange rates. Depreciation is usually reported as a percentage fall in the value of the local currency relative to hard currency. See also ***Appreciation, Devaluation, Exchange Rates, Hard Currency*** *[Definition adapted from Good Practice Review on Cash Assistance in Contexts of High Inflation and Depreciation]*
De-risking	De-risking is the phenomenon of financial institutions terminating or restricting business relationships with clients or categories of clients to avoid, rather than manage, risk. The risk referred to in "de-risking" is a client who could pose a higher-than-average risk of money laundering or terrorism financing or that processing transactions might result in a breach of sanctions regulation. *[Adapted from the Financial Action Task Force (FATF)]*
Design Tweaks (for shock responsive social protection)	**Design tweaks** are small adjustments to the design of a routine social protection programme to take into consideration the crises that a country typically faces. It can introduce flexibility to maintain provision of the regular service for existing recipients in the event of a shock. Or it can strengthen the design of the programme to improve its coverage, timeliness, or predictability in the event of a crisis. 'Design tweaks' is part of the 'typology of options for ***shock responsive social protection'***, for conceptualising possible linkages between humanitarian assistance and social protection. *[Adapted from OPM (2019)]*
Devaluation	Devaluation occurs when a country lowers its exchange rate in a fixed or semi-fixed exchange rate regime. This contrasts with depreciation whereby, under a floating exchange rate system, the rate is set by the market. Devaluation affects prices in the same way as depreciation. See also ***Depreciation, Exchange Rates*** *[Definition adapted from Good Practice Review on Cash Assistance in Contexts of High Inflation and Depreciation]*
Digital Financial Capability	**Digital financial capability** is defined as the knowledge (literacy), attitudes and skills that enable a person to actively use digital financial services. Interventions that aim to build a person's digital financial capability are critical to ensuring that they can adopt and effectively use digital financial services. *[Definition adapted from Women's World Banking]*
Digital Financial Inclusion	**Digital financial inclusion** is defined as access to and use of affordable digital financial products and services (e.g., payments, savings, loans, insurance), suited to the customers' needs and delivered responsibly. Individuals are capable and confident in using the financial products and services to store value, transact, build credit, take out loans, save and access other financial services. Such services should be affordable for customers and sustainable for the private sector, whilst respecting customer rights and protection standards. ***Cash transfers*** can be a starting point for Digital Financial Inclusion by providing first-time access to accounts (bank and mobile money accounts) and financial services to unbanked and underserved populations and their businesses. See also ***Digital Financial Capability*** *[Definition adapted from CGAP and BMGF]*
Digital ID	A digital identity (ID) is a collection of features and characteristics associated with a uniquely identifiable individual which is stored and authenticated in the digital sphere. Good digital ID is identification that is verified and authenticated to a high degree of assurance over digital channels, unique, established with individual consent, and protects user privacy and ensures control over personal data. It might be used for transactions and interactions, and potentially to access services such as banking, government benefits, and education. *[Adapted from Mckinsey and https://learn.g2.com/digital-identity]*

Digital Payments KEY TERM	**Digital payments (or e-transfers)** refer to electronic transfers of money or e-vouchers from the implementing agency to a recipient. They provide access to cash, goods and/or services through mobile devices, electronic vouchers, or cards (e.g., prepaid, ATM, smart, credit, debit cards). Digital payments/e-transfers are umbrella terms for ***e-cash*** and ***e-vouchers***.
Disaster Risk Financing	**Disaster risk financing** is having plans, systems, and finance in place before an event to ensure that adequate finance can flow rapidly and effectively in an emergency, reducing impacts and speeding recovery. It involves quantifying risks in advance, pre-positioning funds, and releasing them according to pre-agreed plans. This ex-ante approach can complement more traditional ex-post aid by providing a predictable, well-defined tranche of funding much earlier and faster, based on pre-agreed indicators and protocols. Forecast based financing is a form of disaster risk financing. *[Definition from Startnetwork.org]* See also ***Anticipatory Action, Early Action,*** and ***Climate Finance***
Disbursement	**Disbursement** refers to the **transfer of funds to recipients** e.g., the transfer of a digital payment to a recipient's bank account, card, mobile money account, etc. See also ***Distribution***
Distribution	**Distribution** encompasses the **distribution of physical items** (e.g., currency, paper voucher, ATM card, smart card, SIM card, etc.). The term may also be used to refer to the broader distribution process, including both the preparatory activities and the distribution itself. See also ***Disbursement*** and ***Encashment***
Dollarization	**Dollarization** is when a country officially begins to recognize USD as a medium of exchange or legal tender alongside or in place of its domestic currency. This is distinct from unofficial dollarization, which occurs when dollars are 'illegally' used as a form of tender. Dollarization typically occurs when the local currency has become unstable and begun to lose its usefulness as a medium of exchange for market transactions, or to anchor inflation expectations. Within CVA, the dollarization of assistance can potentially include both distributing USD to recipients or pegging the value of transfers in the local currency to a USD amount. The objective in both cases is to maintain the purchasing power of the assistance. [*Adapted from Good Practice Review on Cash Assistance in Contexts of High Inflation and Depreciation*]
Due Diligence	**Due diligence** describes the scrutiny financial institutions (and others) are required to perform to thwart, identify and report violations of ***AML/CTF*** and other relevant financial regulations. **Customer due diligence (CDD)** requires ongoing assessment of the risk of money laundering posed by each client, for example identifying customers as they are added to sanctions and other AML lists. CDD is an integral part of the ***KYC*** process, by ensuring the information provided is accurate and legitimate. **Simplified due diligence (SDD)** is the lowest level of due diligence. It may not require verification of identity documentation and usually applies only where there is little opportunity or risk for money laundering or terrorist financing. Customer type, geographical location, the financial product involved, and national regulations, will influence if SDD is applicable. See also ***AML/CTF, Customer Due Diligence, Know Your Customer*** *Adapted from [Investopedia]*

Duplication / Deduplication	**Duplication** can refer to registration and/or assistance. Duplication of registration is the registration of the same individual or household in multiple data management systems. Duplication of assistance refers to the same individual or household being enrolled more than once in a single programme, or in multiple programmes with the same or similar objectives. When individuals or households receive duplicate assistance, they may be considered duplicate recipients and in receipt of resources that could be more equitably allocated to another recipient to enable wider aid coverage. **Deduplication** is the process of identifying duplicate individuals or households, most commonly to determine if they are on programmes with overlapping objectives to decide if they should be removed from one of the programmes. Deduplication can also be used to improve referrals between programmes by avoiding making multiple referrals of the same individual or household and allowing the referrals to be tracked and feedback on the quality of services to be sought.

E

TERM	DEFINITION
Early Response	**Early Response** refers to actions that are undertaken right after a disaster occurs, often based on systems and planning set up in advance to facilitate a rapid response. ***Anticipatory (or early) action*** is different from 'early response' insofar as the former begins before the hazard and/or threat strikes whereas the latter begins after it has struck. See also ***Climate Finance*** and ***Disaster Risk Financing*** *[Definition adapted from DG ECHO (2021)]*
E-Cash KEY TERM	Any electronic/digital substitute for the direct transfer of physical currency that provides full, unrestricted flexibility for purchases. It may be stored, spent, and/or received through various mechanisms including mobile phone/mobile wallet, prepaid ATM/debit card, smart card or other electronic transfer. E-cash (or digital cash) transfers will usually provide the option to withdraw funds as physical cash if required.
E-Voucher KEY TERM	**E-vouchers** encompass cards, codes, or digital tokens that are electronically redeemed at a participating vendor. E-vouchers can represent currency or commodity values and are stored and redeemed using a range of electronic devices (e.g., mobile phone, ***smart card***, ***POS system***). See also ***Commodity Voucher, Voucher*** and ***Value Voucher***
E-Wallet	An **e-wallet** or **digital wallet** is a software application, usually for mobile phones, that enables people to make digital transactions and purchases. An e-wallet is often linked to an individuals' bank account. They may also be used to store other information and products such as coupons, gift cards, tickets, and identification documents.
Effectiveness	**Effectiveness** relates to how well outputs are converted to outcomes and impacts. **Cost-effectiveness** is the extent to which the programme has achieved or is expected to achieve its results (outcomes/impacts) at a lower cost compared with alternatives. See also ***Efficiency***
Efficiency	**Efficiency** refers to the ability of a programme to achieve its intended objectives at the least cost possible in terms of use of inputs (e.g., capital, labour, and other inputs). **Cost efficiency** relates to the administrative cost of a programme relative to the amount disbursed. See also ***Cost-Transfer Ratio*** and ***Total Cost to Transfer Ratio***

Enabling Environment	The **enabling environment**, in the context of markets, are rules that influence how a market system works. If the rules make the market system work badly, they are sometimes called 'dis-enabling' factors. Understanding the enabling environment forms one 'layer' in market system mapping and analysis. See also ***Market Map***
Encashment	**Encashment** refers to the actions undertaken by recipients to access their cash, e.g., cashing a cheque, money order, bond, note, or similar, or using an ATM or agent (e.g., mobile money, shopkeeper) to withdraw cash. The broader encashment process managed by the implementing agency may also be understood to include reconciliation of payments. See also ***Cash-out, Distribution, Reconciliation***
Exchange Rates	**Exchange rates** are the values of one country's currency in relation to another currency. If the value of the national currency falls, it becomes more expensive to buy imported goods, while exports from the country become more competitive. **Official exchange rates** are set by Central Banks, so that governments can trade with each other, and to enable foreign currency to be bought and sold by people, banks, businesses, etc. The most frequently used systems for setting rates are **floating exchange rates** (market forces determine a currency's value); **fixed exchange rates** (the Central Bank sets the currency's value relative to another currency); and **exchange rate bands** or **currency bands** (the Central Bank allows the market to determine the currency's value within certain bands, and intervenes otherwise) **Market exchange rates** are used by commercial banks and formal forex traders. **Parallel market exchange rates** might also arise if official and commercial rates are overvalued, and/or there are government restrictions on commercial currency exchanges, meaning such exchanges may be illegal ('black' market). **Preferential exchange rates** can occur where a country implements a system of multiple foreign exchange rates at which its currency is legally exchanged. Some currency users may have an exchange rate that is better for them or 'preferential'. [*Definition adapted from Good Practice Review on Cash Assistance in Contexts of High Inflation and Depreciation*]

F

TERM	DEFINITION
Fiat Currency	'Fiat' means a formal authorization. **'Fiat currency'** is a common type of currency issued by official order, and whose value is based on the issuing authority's guarantee to pay the stated (face) amount on demand. A fiat currency's value is underpinned by the strength of the government that issues it, not its worth in gold or silver. All national currencies in circulation, issued and managed by the respective central banks, are fiat currencies. See also ***Central Bank Digital Currency (CBDC)*** [*Adapted from http://www.businessdictionary.com/definition/fiat-currency.html*]
Financial Assistance	**Financial assistance** encompasses any financial assistance received by an individual or household to help them alleviate humanitarian needs. This assistance may be provided through a range of mechanisms, including institutions (state or non-state) or directly from other individuals. It could include: assistance categorised as Overseas Development Assistance, government-led social assistance, peer-to-peer giving, insurance-backed mechanisms (including direct support to markets), Universal Basic Income, remittances, etc.

Financial Inclusion	People are financially included when they have access to a full suite of quality financial services, provided at affordable prices, in a convenient manner, and with dignity. Financial services - transactions, payments, savings, credit, and insurance - are delivered by a range of providers, most of them private, and reach everyone who can use them, including disabled, poor, rural, and other excluded populations. Financial inclusion strives to remove the supply and demand side barriers that exclude people from participating in the financial sector and using these services to improve their lives. See also ***Digital Financial Inclusion*** *[Adapted from Center for Financial Inclusion and Investopedia]*
Financial Service Provider (FSP) KEY TERM	A **financial service provider (FSP)** is an entity that provides financial services, which may include digital payment services. Depending upon your context, FSPs may include e-voucher companies, financial institutions (such as banks and microfinance institutions) or mobile network operators (MNOs). FSPs also includes many entities (such as investment funds, insurance companies, accountancy firms) beyond those that offer cash transfers or voucher services, hence within CVA literature FSP generally refers to those providing transfer services. In the context of CVA, entities that would typically be categorized as **payment service providers (PSPs)** tend to be included under the FSP umbrella. PSPs are third party entities that help merchants to accept a range of payment methods by connecting them to the broader financial infrastructure. They work with acquiring banks (payment processors) to securely manage transactions from start to finish.
Framework Agreement	An outline of a contract, also known as an umbrella contract, or master services contract, with suppliers/service providers. Call off or draw down agreements are similar but include financial information. *This usage was provided by the private sector. Humanitarian agencies may use the term differently*.
Fungible	**Fungible** refers to items or commodities that can be exchanged with other assets or commodities of the same type. Fungible assets must have an agreed-upon value and be interchangeable with other items of similar value. Money is fungible e.g., any $10 USD bill is worth the same amount as another $10 USD bill, or any combination of coins and notes adding up to $10 USD. Currency (both fiat currencies and most cryptocurrencies) is a fungible asset because it can be exchanged for other currencies, goods, services, etc.

G

TERM	DEFINITION
Gap Analysis	**Gap analysis** is the process of calculating the **gap** (i.e., unmet needs) in household and/or individual needs relative to total needs (e.g., the value of a ***Minimum Expenditure Basket***). For example: *gap = value of total needs - value of needs met (by own economic capacity + by other assistance)*. Gap analysis is used to inform ***transfer value****(s)* which, ideally, covers remaining needs once household economic capacity and other assistance received have been accounted for, although other contextual and design factors may influence transfer values in practice.
Government to Person Payments (G2P)	**Government-to-person payments (G2P):** Governments make several types of payments to people - paying wages to public sector workers, distributing public-sector pensions, and providing government transfers to those needing social benefits.
Group Cash Transfer (GCT) KEY TERM	An approach to provide resources in the form of cash for selected groups to implement projects that benefit either a sub-section of the community, or the community at large. GCT is a type of response that seeks to transfer power to crisis-affected populations (typically delimited by geographical location) or community groups[2] to respond to their own needs and priorities. *[Sourced from Group Cash Transfers Guidance and Tools]*

[2] E.g. self-help groups, community-based organisations, community committees and other formal and informal structures.

H

TERM	DEFINITION
Hard Currency	**Hard currency** refers to money issued by a nation seen as politically and economically stable. Hard currencies usually represent a large part of a country's/central bank's foreign reserves and serve for backing a local currency. They can sometimes be accepted as a form of payment for goods and services and even be preferred over domestic currency. The typical example is US dollars (USD). [*Definition adapted from Good Practice Review on Cash Assistance in Contexts of High Inflation and Depreciation*]
Harmonization	**Harmonization** refers to coordinated, collective processes relating to key programme design elements such as transfer values, duration, and targeting criteria. These are intended to provide a level of coherence, consistency, and fairness across different interventions implemented by different organizations in the same areas. In practice harmonization processes may recommend that all agencies use the same transfer values, targeting criteria, etc., or they may provide frameworks to allow a range of transfer values and/or criteria to be used, but in a systematic and coordinated way.
Hawala	**Hawala** refers to an informal funds transfer system that allows for the domestic or international transfer of funds from one person to another without the actual movement of money. It exists outside of traditional financial systems (e.g., banks, remittance companies) and is based on trust between a huge network of service providers – known as ***hawaladars***. This type of system was originally developed to facilitate trade where conventional banking institutions were either absent, weak, or unsafe. Transactions are usually fast and cost-effective and are often used for remittances. The word 'hawala' means 'transfer' in Arabic, and in Hindi and Urdu is defined as 'trust'. Hawaladars are primarily located in the Middle East, North Africa, the Horn of Africa, and the Indian subcontinent. It is a simple process that requires no documentation and is, therefore, anonymous. Because of its anonymity, hawala has also been a means for illegal activity (e.g., money laundering, terrorist financing), leading many countries to prohibit or heavily regulate its use. However, in some contexts, hawala may be the only practical means of delivering cash assistance. *[Adapted from Adeso (2012), Investopedia and Wikipedia]*
Horizontal expansion (of a programme)	**'Horizontal expansion'** denotes the temporary inclusion of a new disaster or crisis-affected caseload into a social protection programme, by either extending geographical coverage, enrolling more eligible households in existing areas, or altering the enrolment criteria. 'Horizontal expansion' is part of a typology of options for ***shock responsive social protection***, for conceptualising possible linkages between humanitarian assistance and social protection. Strictly speaking horizontal expansion to also apply to other types of programming, including humanitarian interventions, which are extended to new caseloads. *[Definition adapted from OPM (2019)]*
Hyperinflation	**Hyperinflation** describes rapid, excessive, and out-of-control price rises of 50% per month or higher. Hyperinflation arises under extreme conditions, including: i) depressed economic conditions, including low levels of local economic confidence, particularly in the stability of the local currency (potentially accompanied by deteriorating levels of international reserves), and an expansionary monetary policy (excessive printing of local currency) not corresponded by growth; ii) deteriorated socio-economic conditions and rule of law; and iii) high levels of domestic conflict and government instability. It causes people to need more and more money to buy products and services, while corresponding increases in wages and/or social protection payments typically don't keep pace with price increases, leading to a deterioration of ***purchasing power.*** See also **Inflation** [*Definition adapted from Good Practice Review on Cash Assistance in Contexts of High Inflation and Depreciation*]

I

TERM	DEFINITION
Identification	**Identification** refers to the process of establishing, determining, or recognising the **identity** (unique characteristics and features) of an individual. The term identification is also often used to refer to forms of **identity documentation** (ID) used to prove a person's identity (e.g., passport, ID card) *[Partially sourced from Owino (2020)]* See also ***Authentication***, ***Identity Verification***, ***Know Your Customer***
Identity Verification	**Identity verification** involves confirming and establishing a link between a claimed identity and the actual living person presenting the evidence. This can for example include verifying that identity documents are genuine, and/or checking the personal data provided against other data sources. Identity verification is central to **Know Your Customer (KYC)** processes. *[Partially sourced from Owino (2020)]* See also ***Authentication***, ***Identification***, ***Know Your Customer (KYC)***
Income	**Income** refers to the amount of money and other transfers of value received by individuals as compensation for labour, payment for products or services, social protection transfers, among others. *[Definition adapted from Investopedia]*
Income Elasticity of Demand	**Income elasticity of demand** refers to the sensitivity of the quantity demanded for a certain good or service to a change in the income of consumers. With income elasticity of demand, you can tell if a particular good or service represents a necessity or a luxury. This can be relevant to cash transfers in understanding how the consumption of different goods or services may or may not be affected relative to the transfer values provided. *[Partially adapted from Investopedia]*
Inflation	**Inflation** is an overall rise in the prices of goods and services in an economy, due to a decrease in the value of money, resulting in a sustained drop in the ***purchasing power*** of money. It is typically measured annually at national level based on a Consumer Price Index (CPI) or equivalent. Inflation is different from localised price fluctuations that result from the ebb and flow of the supply and demand for various goods, or due to seasonality or other cyclical or punctual shocks. It is rare for inflation to occur in one region of a country without a localized shock. Inflation in this definition refers to the inflation of prices, as compared to monetary inflation, which is a sustained increase in the money supply of a country (or currency area), although monetary inflation generally leads to price inflation. A decrease in prices is referred to as ***deflation***. See also ***Hyperinflation*** [*Adapted from Good Practice Review on Cash Assistance in Contexts of High Inflation and Depreciation*]
In-Kind Assistance	Humanitarian assistance provided in the form of physical goods or commodities. In-kind assistance is restricted by default as recipients are not able to choose what they are given.

Integrated Programming	**Integrated programming** aims to holistically address the needs and risks of affected populations through intentional **multi-sectoral**, **multi-modality**, people-centred, and interdisciplinary approaches. The objective is to increase effectiveness, with better outcomes for recipients. As a process, integrated programming can involve multiple organizations working collaboratively to develop common analysis and objectives, for example at a response level. Or it can be applied within a single organization as a holistic approach incorporating multiple objectives and programmes. ***Complementary programming*** shares many features with ***integrated programming*** and is a central component thereof. The main distinction between the two is that while complementary programming focuses primarily on the intervention level and achieving a limited number of outcomes (either sector specific, multisectoral, or cross-sectoral) for a specific group of recipients, integrated programming is more focused on the broader processes enabling multi-modality, multisectoral, and people-centred interventions, for example at a response level. *[Partially adapted from NRC]*
Integrated Beneficiary Registry	**Integrated beneficiary registries** incorporate data from programme beneficiary registries of several different schemes. They provide a consolidated overview of data collected by different programmes, showing "who receives what" benefits (focusing on beneficiaries alone). These are also variously described as 'single registry' or 'unified beneficiary registry'. *[Definition adapted from https://socialprotection.org/learn/glossary/I]*
Interconnected Markets	A market system which, as well as being a market in its own right, is part of the supporting functions or rules of another market system.
Interoperability	**Interoperability** is the ability of organisations to interact towards mutually beneficial goals, involving the sharing of information and knowledge between organisations, through the business processes they support, by means of exchanging data with other systems using common standards. Data, for example, is interoperable when it can be easily re-used and processed in different applications and systems. Within CVA key focus areas include the interoperability of recipient registries and databases, including between humanitarian and social protection programmes and systems, and interoperability between different financial service providers. Interoperability has technical (e.g., systems) and procedural (e.g., policy) dimensions, and might be either *standards-based* (i.e., standards agreed by all relevant stakeholders), or developed *post-facto* (e.g., organisations adapt to be compatible with an existing, dominant system). *[Partially adapted from DG ECHO (2022)]*
Intersectoral	A programming or decision-making process, approach or activity involving the engagement, inputs, and collaboration of multiple sectors together. An intersectoral approach is important in enabling needs to be assessed, analysed, and addressed holistically, including facilitating interventions that aim to address multiple needs across more than one sector simultaneously.

K

TERM	DEFINITION
Know Your Customer (KYC)	**Know Your Customer (KYC)** usually refers to the information that the local regulator requires ***financial service providers (FSPs)*** to collect about any potential new customer to discourage financial products being used for money laundering or other crimes. KYC rules apply ***customer due diligence*** to the task of screening and verifying prospective clients. Some countries allow FSPs greater flexibility than others as to the source of this information, and some countries allow lower levels of information for accounts that they deem to be 'low risk'. This 'risk-based' approach is recommended by the institutions setting international standards on these matters (e.g., the Financial Action Task Force (FATF)). See also ***Due Diligence***

L

TERM	DEFINITION
Labelling	**Labelling** is the naming of a cash intervention in terms of the objectives the implementing organization aims to achieve (e.g., cash for shelter) and associated messaging to remind people why they are receiving the cash transfers and influence their spending accordingly. Within social protection programming this type of approach is often called **'soft conditionality'**. Labelling might also be done in combination with other ***complementary programming*** activities. Sector-specific cash interventions are often labelled and might actively encourage recipients to spend the cash on items or services which will contribute to achieving sectoral objectives. See also ***Conditionality***
Labour Market System	A **labour market system** is a market system within which people sell their labour (supply), and others buy this labour (demand). See also ***Market System* and *Labour Market Analysis*** [Adapted from *Labour Market Analysis in Humanitarian Contexts*]
Labour Market Analysis	**Labour market analysis** is about understanding the constraints, capabilities and potential to expand labour opportunities within the market system. In humanitarian contexts, this includes consideration of how target populations in particular access the labour markets and how to strengthen and support existing market system actors, including support services such as vocational training facilities. [*Sourced from: Labour Market Analysis in Humanitarian Contexts*]
Liquidity	**Liquidity** refers to the ease with which an asset can be converted into ready cash without affecting its market price – i.e., the extent to which something can be quickly bought or sold at a price reflecting its intrinsic value. The most liquid asset of all is cash itself. Liquidity is also used to refer to the availability of cash (banknotes and coins) in an economy, as well as to how easy people can borrow/lend money. A **liquidity crisis** is a financial situation characterized by a lack of cash or easily-convertible-to-cash assets on hand across many businesses or financial institutions simultaneously. In contexts of ***depreciation***, governments can impose cash withdrawal caps limiting the amount that account holders can withdraw. This can restrict the options available for humanitarian organisations to deliver cash assistance and make payments to providers. *[Partially adapted from Investopedia]*
Load Volume	For prepaid cards or mobile money, the total amount to be loaded onto cards or mobile wallets. This is also known as "payment volume." but payment volume may also refer to the amount spent by card/wallet holders.

M

TERM	DEFINITION
Magnetic Stripe Card	A plastic card with a magnetic stripe capable of storing data using tiny iron-based magnetic particles on a band on the card and secured by a ***PIN***, a signature, or biometrics to verify the identity of the recipient before granting access to the funds.
Management information system (MIS)	In social protection, practitioners often use the term **MIS** to refer to systems (or software applications) that manage information for the functioning of registration and eligibility systems – or for the operation of specific programmes to deliver benefits and services (e.g., payments transactions, conditionalities monitoring, etc.). *[Adapted from Leite et al. (2017) Social Registries for Social Assistance and Beyond: A Guidance Note & Assessment Tool"]*
Market	A **market** refers to any formal or informal system or group of ***market actors*** (not necessarily a physical space) in which buyers and sellers exchange goods, labour, currency, or services for cash or other goods. The word 'market' can simply mean the place in which goods or services are exchanged. Markets are sometimes defined by forces of supply and demand rather than geographical location, e.g., 'imported cereals make up 40 per cent of the market'. *[Partly adapted from: Minimum Economic Recovery Standards (MERS) – Third Edition]*
Market Actor	**Market actors** comprise the organisations or individuals who are active in a market system not only as suppliers or consumers but also as regulators, developers of standards and providers of services, information, etc. Market actors include organisations in the private and public sectors as well as non-profit organisations, representative organisations, and civil society groups.
Market Analysis	**Market analysis** is the process of analysing and understanding the key features and characteristics of a market system or marketplace based on the data collected during the assessment. The information can be used to formulate predictions about how prices, availability, and access will develop in future, and to inform decisions about whether or how to intervene. See also ***Supply Chain***, and ***Value Chain Analysis*** *[Definition adapted from MISMA]*
Market Assessment	**Market assessment** is a diagnostic process that identifies current, recent, and pre-crisis market conditions and trends; supply and demand for goods and services; the characteristics and bottlenecks of supply and value chains; the impacts of crisis on markets; the viability of various income-generating opportunities, occupations, and business development; and the extent of access and barriers for crisis-affected populations. *[Sourced from: Minimum Economic Recovery Standards (MERS) – Third Edition]*
Market-Based Programming	**Market-based programming (MBP)** refers to any type of humanitarian or development programme, in any sector, that uses, supports or develops local markets. It involves implementing interventions to meet immediate humanitarian or longer-term recovery needs, in a way which does not undermine existing economic relationships and activities, so as to facilitate economic recovery and ensure lasting impact. The most common form of market-based programming is cash and voucher assistance (CVA), but many other types of direct and indirect interventions can be planned to support market actors or systems. *[Definition from Markets in Crisis (MiC)]*

Marketplace	A **marketplace** is where exchanges happen. This is typically a physical place where different wares or goods (and sometimes services) are bought and sold – such as a village or livestock market. Online platforms also increasingly provide marketplaces for buying and selling. Marketplaces are a common starting point to assess the potential to fulfil demand for many consumables from food items to soap and clothing.
Market Development	**Market development** is generally understood as a type of market-based programming in which development programmes take a longer-term perspective on supporting the private sector, particularly micro and small enterprises. Recognizing that micro and small enterprises do not operate in isolation, this may require programmes to work not only at the level of individual small enterprises or households but also with larger enterprises, associations, or government institutions that engage in and influence markets. The ultimate goal of market development programmes is to stimulate sustainable economic growth that reduces poverty, primarily by ensuring that small enterprise owners and their employees take part in the growth and reap high rewards. *[Adapted from: Minimum Economic Recovery Standards (MERS) – Third Edition]*
Market Integration	**Market integration** occurs when prices among different locations or related goods follow a similar pattern over a long period of time. For example, if markets are well integrated, price changes in one location would lead to price changes in other locations, because people can freely move between markets to compare quality and price. *[Sourced from: Minimum Economic Recovery Standards (MERS) – Third Edition]*
Market Map	A **market map** is a visual depiction of how an entire market system works, including all the actors in the market, how they relate to each other, the volume of produce being traded / exchanged by different actors, and prices. Market maps contain the following three elements: a) the market chain; b) market services or infrastructure; c) the enabling (or dis-enabling) environment, rules, and norms. See also ***Enabling Environment, Market System*** **and** ***Market Support Services***
Market Monitoring	**Market monitoring** refers to the regular collection of data from marketplaces and market vendors to better understand the prices of key goods and services, the functionality and accessibility of markets, and any dynamics preventing the market system from working smoothly. Market monitoring is useful to verify whether markets are sufficiently functional to support CVA, whether there are underlying issues that can be addressed through market-based programming, and whether aid distributions may be distorting markets in areas of intervention, among other uses. *[Definition sourced from REACH]*
Market Support Services	**Market support services** (also called business services, key infrastructure or supporting functions) refers to any service – public or private – which helps a market function. This market 'support' can have wider benefits for a community. For example, a road helps traders transport goods, but is also used by people to access hospitals, schools, visit family etc.
Market Support Intervention	**Market support interventions** are a type of ***market-based programming (MBP),*** which aim to improve the situation of crisis-affected populations by providing support to critical market systems on which the target population relies for goods, services, labour, or income. These interventions target specific market actors, services, policies, and infrastructure. They can take multiple forms, including activities that support market actors, market infrastructures and services. They can seek to address both obstacles to supply/availability and demand/access. Market support can be embedded in sector-specific and multisectoral programming. *[Adapted from CALP (2018)]*

Market System	A market system is the complex web of people, trading structures, and rules that determine how particular goods or services are produced, accessed, and exchanged. It can be thought of as a network of market actors supported by various forms of infrastructure and services, interacting within the context of rules and norms that shape the business environment. Different goods and services all have unique 'market systems', although they are often interconnected (where they share the same set of enabling environment / rules / norms and business / support services). See also ***Market Support Services,*** **and** ***Enabling Environment*** *[Adapted from: Minimum Economic Recovery Standards (MERS) – Third Edition]*
Medium of Exchange	A **medium of exchange** is something commonly accepted in exchange for goods and services and recognized as representing a standard of value. In modern economies, the common medium of exchange is money, represented by currencies.
Merchant	A **merchant** buys and sells goods, and/or supplies services. Merchants may be contracted by a humanitarian organisation to participate in a ***voucher*** intervention whereby recipients can redeem vouchers for products or services from them. Processes for selecting merchants to participate should take account of both their capacities and potential vulnerabilities to avoid adversely affecting the business of smaller or more vulnerable merchants. The need for ***market support interventions*** might also be considered in tandem. See also ***Trader*** and ***Vendor*** (which are used interchangeably with ***Merchant*** to an extent)
Microcredit	A sub-segment of microfinance that focuses on giving small loans to low-income people for the purpose of allowing them to earn additional income by investing in the establishment or expansion of microenterprises.
Microenterprise	A market-oriented economic activity with – in most definitions – 10 or fewer employees (including the owner and unpaid family members).
Microfinance	The provision of financial services adapted to the needs of micro-entrepreneurs, low-income persons, or persons otherwise systematically excluded from formal financial services, especially small loans, small savings deposits, insurance, remittances, and payments services.
Minimum Expenditure Basket (MEB) KEY TERM	A **Minimum Expenditure Basket (MEB)** is an operational tool. It is used to identify and calculate, in a particular context and for a specific moment in time, the average cost of a socioeconomically vulnerable household's multisectoral **basic needs** that can be monetized and accessed in adequate quality through the local market. Goods and services included in the MEB should enable households to meet basic needs and minimum living standards without resorting to negative coping strategies or compromising their health, dignity, and essential livelihood assets. An MEB can be calculated for different household sizes. It is not the same as the ***transfer value*** but is an important tool to inform their calculation. There are three main approaches to MEB development. A **rights-based approach** uses assessed needs and standards (e.g., rights as protected by international human rights and humanitarian laws, Sphere Standards, national technical standards) to define the composition of the basket, and local market prices to define the cost. An **expenditure-based approach** focuses on effective demand by using local consumption patterns to define the composition and cost of the basket. A **hybrid approach** is a pragmatic option combining rights-based and expenditure-based elements. Most MEBs are hybrid to some degree. A **Survival Minimum Expenditure Basket (SMEB)** is a lower value subset of the MEB. A **SMEB** requires the identification and quantification of goods and services that ensure a household's *short-term minimum basic survival needs only*. Delineating the threshold for survival and differentiating a SMEB from a MEB is not currently a standardized process. While a SMEB might be used for various political, technical and/or funding reasons, it is better practice (including for advocacy purposes) to develop a full MEB that enables people to meet all ***basic needs*** and minimum living standards. Then, if necessary due to a funding or other constraints, develop a final ***transfer value*** that covers only part of the gap.

Mobile Money	**Mobile money** uses mobile phones to access financial services such as payments, transfers, insurance, savings, and credit. It is a paperless version of a national currency that can be used to provide humanitarian ***e-cash*** payments.
Modality KEY TERM	**Modality** refers to the form of assistance – e.g., ***cash transfer***, ***vouchers***, ***in-kind, service delivery,*** or a combination (modalities). This can include both direct transfers to household level, and assistance provided at a more general or community level e.g., health services, WASH infrastructure.
Multiplier Effect	Positive indirect effects of cash transfers whereby increased expenditure by recipients contributes to income growth for non-recipients, expansion of markets for local goods, or increased demands for services. The 'economic multiplier' is the estimated number by which a change in some other component of aggregate demand is multiplied to give the total amount by which the national or local income is increased due to direct and indirect benefits from that change in demand.
Multipurpose Cash Assistance (MPC/ MPCA) KEY TERM	**Multipurpose Cash Assistance (MPC or MPCA)** comprises transfers (either periodic or one-off) corresponding to the amount of money required to cover, fully or partially, a household's basic and/or recovery needs that can be monetized and purchased. Cash transfers are "multipurpose" if explicitly designed to address multiple needs, with the ***transfer value*** calculated accordingly. The extent to which a cash transfer enables ***basic needs*** to be met depends on the sufficiency of the transfer value and should be considered when terms are applied to specific interventions. MPC transfer values are often indexed to expenditure gaps based on a ***Minimum Expenditure Basket (MEB)***, or another monetized calculation of the amount required to cover basic needs. All MPC are ***unrestricted*** as they can be spent as the recipient chooses. Note that a "multipurpose voucher" is not possible given the inherent restrictions in all vouchers. Note: **Multipurpose Cash Grants (MPG)** is a synonym of MPC/MPCA but is less commonly used now.
Multisector	Describes a process, approach, response, programme, etc., which involves multiple (i.e., more than one) sectors (e.g., food security, shelter, protection, nutrition, education, etc.).

N

TERM	DEFINITION
Near Field Communication (NFC)	**Near Field Communication (NFC)** is a wireless technology with a very short range that is built into most new smartphones, tablets, and payment cards. NFC is used for 'contactless' identification, payments, transport tickets and other transactions. It can also be used to transfer data between devices. *[Adapted from PCMag]*
Nominal Prices	The value of goods or services in terms of money, such as local currency or foreign currency. It differs from real prices in the sense that it's not adjusted for inflation. See also ***Real Prices***
Non-Contributory Schemes	**Non-contributory schemes** are those that normally require no direct [financial] contribution from beneficiaries or their employers. All social assistance programmes are non-contributory. This is a term used in the context of social protection to distinguish them from **contributory** schemes that normally require a direct [financial] contribution from beneficiaries, or their employers. Social insurance schemes are contributory. *[Adapted from OPM (2019)]*

O

TERM	DEFINITION
Open Loop Payment Systems	**Open loop** refers to payment systems where payments can be made between two parties without those parties having a direct relationship. Intermediaries are used instead – banks, processors, card networks, etc. For example, an open-loop payment card is authorized by a card network (e.g., Visa, Mastercard) and can be used wherever cards on that network are accepted. Open loop mobile wallets (e.g., ApplePay, GooglePay) are applications which store payment card data and can be used across multiple merchants provided they are equipped to accept mobile wallet payments. See also ***Closed Loop***
Operational Model	**Operational models** describe the structures through which agencies work collaboratively to design and implement interventions (providing cash, vouchers and/or other modalities) across the programme cycle. Key design features of operational models, which define how they are governed and administered, include contractual and funding relationships (e.g., consortia, alliances), systems (e.g., data sharing, ***interoperability***), programmatic arrangements (e.g., consolidated projects, targeting, monitoring, accountability), and delivery model (e.g., ***unified delivery platform, segregation of functions***, linking to ***social protection*** programmes). An operational model differs from a coordination forum which typically has a broader membership and the primary function of coordination (rather than provision of assistance). *[Partially adapted from Cash assistance – How design influences value for money]*

P

TERM	DEFINITION
Paper Voucher	A physical voucher, usually denoting the monetary value of items or specified commodities for which it can be redeemed. Vouchers tend to be retained by the merchant/vendor upon redemption or have two portions – one to be retained by the merchant/vendor, and a 'receipt' portion for the recipient.
Personal Account Number (PAN)	The full 16-digit number on a credit, debit, or prepaid card.
Personal Identification Number (PIN)	A numerical code used in many electronic financial transactions, such as payment cards, mobile money, wallets etc. PINs may be required to complete a transaction.
Piggy backing (on social protection systems or programmes)	'Piggybacking' refers to an emergency response, delivered by either a government or its partners, which uses part of an established system or programme while delivering something new – for example the programme's beneficiary list, its staff, or its payment mechanism. 'Piggybacking' is part of a typology of options for shock responsive social protection, for conceptualising possible linkages between humanitarian assistance and social protection. *[Definition adapted from OPM (2019)]*
Point of Service/Sales (POS) System	A **point-of-sale (POS) system** is defined as the device used to complete transactions, either in-person or online. It's a combination of hardware and software that accepts payments, produces receipts, and tracks sales. POS hardware can include computers, scanners, card readers, monitors, tablets, other mobile devices, etc. Cloud-based POS software is increasingly popular as it offers greater flexibility and cost effectiveness, although reliable internet access is a critical factor to consider in terms of feasibility and whether some offline functionality may be required.

Price Elasticity	**Price elasticity of demand** is a measurement of the change in consumption of a product in relation to a change in its price. A good is elastic if a price change causes a substantial change in demand or supply. A good is inelastic if a price change does not cause demand or supply to change very much. The availability of a substitute for a product affects its elasticity. If there are no good substitutes and the product is necessary, demand won't change when the price goes up, making it inelastic. **Supply elasticity** is the responsiveness of the quantity of a good supplied by traders and others relative to the change in its price (price elasticity of supply) or other factors (e.g., income of the supplier). *[Definition partially sourced from Investopedia]*
Price Volatility	Describes price fluctuations of a commodity. Volatility is measured by the day-to-day (week-to-week or month-to-month) percentage differences in the price of the commodity. The degree of variation - not the level of prices - defines a volatile market. Since price is a function of supply and demand, volatility is a result of the underlying supply and demand characteristics of the market. It can be induced, for example, by weather changes, production and import, storage levels, delivery constraints, market information or seasonality. Volatility provides a measure of price uncertainty in markets. *[Definition sourced from WFP Glossary]*
Public Goods and Services	**Public goods and services** are those which are provided by the government. For instance, major infrastructure, like power supply, roads, water works, health facilities or school buildings. Individuals are not ordinarily expected to pay for public goods or services – though some public services may charge a nominal or subsidised user fee. Access to public services or goods may carry a charge however, for instance bus-fares to travel to a health centre.
Public Works Programmes (or Workfare)	Where income support for the poor is given in the form of wages in exchange for work effort. These programmes typically provide short-term employment at low wages for unskilled and semiskilled workers on labour-intensive projects such as road construction and maintenance, irrigation infrastructure, reforestation, and soil conservation. Generally seen as a means of providing income support to the poor in critical times rather than as a way of getting the unemployed back into the labour market. See also ***Cash for Work***, and ***Social Assistance***
Purchasing Power	At household level, **purchasing power** generally refers to the financial ability to purchase goods (usually defined by income). In economic terms it is the value of a currency expressed in terms of the number of goods or services that one unit of money can buy. **Inflation** generally decreases purchasing power – i.e., the number of goods or services you would be able to purchase. *[Partially adapted from Investopedia]*
Private Sector	The **private sector** includes any actor that generates income / profit through their business operations. This ranges from individual traders and micro-enterprises, small firms employing temporary labour, cooperatives with numerous 'members' or shareholders, through to multinational companies. The absolute criteria for what is/isn't the private sector is blurred, as many private firms are owned by governments, and some enterprises – for instance 'social enterprises' – have business plans that generate a profit which is invested back in to society.
Propensity to Consume	**Propensity to consume** is an economic term used to describe how much of a given amount of money a household has (e.g., income) it will spend on a given set of goods and services. Households can choose what to spend on, as well as how much to use/consume (i.e., spend), and how much to save and/or invest in future income possibilities. The ***marginal propensity to consume*** is the amount EXTRA that a household *intends* to spend due to receiving more cash. It is used in calculating multiplier effects.

R

TERM	DEFINITION
Real Prices	Prices adjusted for inflation to reflect the purchasing power of the currency with respect to a 'base' year, usually using a consumer price index for the corresponding year. See also ***Nominal Prices***
Reconciliation	**Reconciliation** is a process that compares two sets of records to check that data are correct and in agreement. For CVA interventions, the focus is primarily on reconciling outgoing funds from the organizational level with assistance received by recipients. It is a regular and ongoing process that ensures cash and/or voucher transfers (or other modalities of assistance) are accounted for, valid, and authorized, and errors and discrepancies are detected and addressed. For CVA this generally means comparing transactions and activity to supporting databases, records, and documentation such as recipient lists, transfer records, payment orders, etc. This will involve both organizational and service provider records as relevant. *[Partially adapted from RCRC Cash in Emergencies Toolkit]*
Remittance	Derived from the word remit ("to send back"), strictly a remittance is any payment of money transferred to another party. However, remittance is largely used to describe money sent back home by someone working abroad. Remittances constitute the largest source of overseas income in some countries and while they do not form part of humanitarian CVA, similar delivery mechanisms may be used.
Remittance Companies	**Remittance companies**' only, or primary, service is wiring or transferring money electronically between locations, often from abroad. These companies may provide a cash collection service, whereby the sender pays cash to have money transferred. An increasing number of companies provide services where remittances can be sent and received fully digitally, for example using mobile phone applications. Digital models can reduce costs and make the process faster and more secure.
Response Analysis KEY TERM	**Response analysis** is the link between ***situation analysis*** (broadly speaking, needs assessment and other contextual information) and programme design. It involves the selection of programme response options, ***modalities***, and target groups; and should be informed by considerations of appropriateness and feasibility and should simultaneously address needs while analysing and minimizing potential harmful side-effects. [*Maxwell, D. 2013*]
Restriction KEY TERM	**Restriction refers to limits on the <u>use</u> of assistance by recipients**. Restrictions apply to the range of goods and services that the assistance can be used to purchase, and the places where it can be used. The degree of restriction may vary – from the requirement to buy specific items, to buying from a general category of goods or services. **Vouchers are restricted transfers by default** since they are inherently limited in where, when and how they can be used. In-kind assistance is also restricted. **Cash transfers are unrestricted and can be used as recipients choose**. Note: restrictions are distinct from conditions, which apply only to activities that must be fulfilled to receive assistance. See also ***Conditionality***
Retail Price	The monetary value at which goods and services are exchanged at the end of the retail chain i.e., between the seller and the final consumer.

S

TERM	DEFINITION
Safety Nets (SN) or Social Safety Nets (SSN)	**Safety nets** target the poor or vulnerable and consist of non-contributory transfers, including cash, in-kind transfers, social pensions, public works, and school feeding programmes. They can be **conditional or unconditional**. Safety nets are a sub-set of broader social protection systems and are still largely associated with the idea of a short-term buffer. '**Social protection**' is a newer term that incorporates safety net programmes but also includes a role for renewed state involvement, emphasizes longer-term development, includes social assistance and social insurance, and is often advocated as a right rather than a reactive form of relief. See also ***Social Assistance, Social Insurance,*** *and* ***Social Protection*** *[Partially adapted from https://www.worldbank.org/en/topic/safetynets#1 and IFPRI (2004)]*
Sector-Specific Intervention KEY TERM	This refers to an intervention designed to achieve **sector-specific** objectives. Sector-specific assistance can be conditional or unconditional. ***Vouchers*** (restricted transfers) might be used to limit expenditure to items and services contributing to achieve specific sectoral objectives. Labelled cash transfers might also be used to influence recipients' spending to align with sector specific objectives. Cash and/or vouchers may also be used alongside other activities to achieve sector specific outcomes as part of a complementary approach. See also ***Complementary Programming, Integrated Programming*** and ***Labelling***
Segregation of functions	**'Segregation of functions'** is an operational model in which different organisations are delivering the same project(s) but are allocated different specific activities within the project cycle. This model can either be initiated by the organisations themselves (e.g., the Common Cash Delivery Platform) or by the donor (e.g., DG ECHO guidance on large-scale transfer). *[Sourced from Cash assistance - How design influences value for money]*
Service Delivery	The provision of services to affected populations e.g., water and sanitation, healthcare, education, protection, legal, etc. In crisis contexts humanitarian agencies might independently deliver services, or work in partnership with state/public service providers.
Shock Responsive Social Protection	**Shock responsive social protection** refers to the ability of a social protection system to anticipate shocks to maintain its regular programme/s, to scale up and/or to adapt to accommodate new populations and needs resulting from shocks, and to contribute to resilience building of individuals, households, communities and systems against future shocks. This encompasses building shock-responsive systems, plans and partnerships in advance of a crisis, and supporting households once a shock has occurred, ideally complementing other emergency response interventions. The term 'scale-up' refers to a range of options including but not limited to introduction of new governmental programmes; expansion of existing programmes; and use of some or all components of the programme operational system by other ministries (especially DRM) and/or other humanitarian actors to deliver humanitarian assistance. *[Definition adapted from UNICEF (2019) and DG ECHO (2022)]*
Single Registry (and associated Integrated Management Information System (IMIS))	An integrated system for information management "enables the flow and management of information within and between social protection programmes and sometimes beyond to other sectors". This is made up of two 'components', a single registry database "houses comprehensive information on potential and actual beneficiaries", and application software which "systematically transforms data into information, links it to other databases and analyses and uses the information". See also ***Management Information System (MIS)*** *[Definition from Barca et al (2014)]*

Situation Analysis	**Situation analysis** comprises an overview of available secondary data and early primary data such as initial needs assessment and other contextual information. A situation analysis following a crisis typically looks at key crisis drivers, affected areas, the number and type of affected people, the ways in which people are affected, the most urgent needs and available capacities.
Smart Card	A **smart card** is a device that includes an embedded integrated circuit chip (ICC) that can be either a secure microcontroller or equivalent intelligence with internal memory or a memory chip alone. The card connects to a reader with direct physical contact or with a remote contactless radio frequency interface. With an embedded microcontroller, smart cards have the unique ability to store large amounts of data, carry out their own on-card functions (e.g., encryption and mutual authentication) and interact intelligently with a smart card reader. Smart card technology is available in a variety of forms including plastic cards, fobs, subscriber identity modules (SIMs) used in GSM mobile phones, and USB-based tokens. *[Sourced from Secure Technology Alliance]*
Social Assistance	**Social assistance** constitutes predictable transfers of cash or goods and/or service provision on a long-term basis to vulnerable or destitute households or specific individuals (e.g., the elderly, pregnant women), with the aim of meeting their ***basic needs*** and/or building assets to increase resilience against shocks and vulnerable periods along the life cycle. Social assistance is ***non-contributory,*** may be **conditional or unconditional**, and can include ***social transfers***, ***public works***, ***fee waivers*** and ***subsidies***. It usually refers to government assistance, but funding may also be provided by humanitarian/development actors. *See also **Safety Nets** and **Social Protection***
Social Care Services	Social care services include non-cash interventions such as family support services to prevent family breakdown, child protection services to respond to abuse and neglect, alternative care for children, and social work support to people with disabilities. The importance of psychosocial support is recognised in some quarters. In many countries the provision of this type of service is low. These services may also be variously called, or subsumed under 'social services', 'social welfare' or 'social work'. *[Adapted from OPM (2018)]*
Social Insurance	Comprises insurance programmes that are managed or supervised by government and funded by contributions paid by (or on behalf of) participants or taxation. Programmes generally serve a defined population to protect against economic risk caused by a shock, and participation is either compulsory, or the programme is subsidised such that most eligible individuals can participate. *[Definition from OPM (2018)]*
Social Protection	**Social protection** is defined as the set of policies and programmes aimed at preventing or protecting all people against poverty, vulnerability, and social exclusion throughout their lifecycles, with a particular emphasis towards vulnerable groups. Such policies include ***social insurance; social assistance***; ***social care services***; and labour market regulations/policies. Regarding governance arrangements, social protection is often framed as being state-led and/or aiming to increase state capacity. However, this distinction doesn't always hold and the lines can be blurred. In conflict situations, development activities may be absent from places that need long-term assistance because of insecurity; in these cases, non-governmental humanitarian agencies may deliver services that might otherwise be expected to be part of regular development programming. NB. The definition of social protection is somewhat fluid and varies from organisation to organisation, influenced by factors such as political and ideological perspectives and organisational mandates. *[Adapted from Inter-Agency Social Protection Assessments (ISPA) and OPM (2019)]*
Social Protection Floor	Nationally defined sets of basic social security guarantees which secure protection aimed at preventing or alleviating poverty, vulnerability and social exclusion *[Definition from ILO]*

Social Protection System	Three levels can be considered in terms of what constitutes a **social protection system**: 1) the overall components that steer everything that is grouped under 'social protection': the ministries and other agencies and their mandates, their coordination bodies, their policies and strategies, the laws and regulations they issue, the sector budget and the way its distribution is prioritised; 2) The individual programmes that are the visible face of social protection for households in a country: e.g., the cash transfer programme, the school feeding programme etc.; 3) the delivery systems that underpin the programmes: registration processes, databases, payment mechanisms, M&E frameworks, etc. *[Adapted from OPM (2019)]*
Social Registry	Information systems that support outreach, intake, registration, and determination of potential eligibility for one or more social programmes. While originally defined in the context of information systems used social protection schemes, these registries can also potentially be used to inform the design of programmes providing humanitarian assistance (both government-provided and schemes of international humanitarian actors). *[Adapted from Leite et al., 2017]*
Social Transfers	Predictable direct transfers – usually provided by governments - to individuals or households, both in-kind and cash to protect them from being affected by shock and support the accumulation of human, productive and financial assets. *[Definition from UNICEF (2019)]*
Stablecoin	**Stablecoins** are ***cryptocurrencies*** designed to have a relatively stable price, typically through being pegged to a reserve asset such as a ***fiat currency*** or exchange-traded commodity e.g., gold. Stablecoins are designed to reduce volatility relative to unpegged cryptocurrencies like Bitcoin.
Store of Value	A **store of value** is an asset that reliably maintains its value without depreciating over time and incurring significant losses in terms of purchasing power. Many different types of assets have acted as stores of value (e.g., fiat currency, precious metals, cryptocurrency, stocks, and bonds), although with variations in their reliability and effectiveness.
Subsidies and Fee Waivers	**Fee waivers** and **subsidies**, such as food or fuel subsidies, are an indirect means of increasing the value of household income since they reduce the cost of services and items purchased by the household. However, they risk being regressive, delivering greater benefit to less poor households who consume more. *[Adapted from OPM (2018)]*
Supply Chain	A **supply chain** is defined as the entire process of making and selling goods, including every stage from the supply of materials to manufacturing, to distribution and sale. A supply chain can be contained in a single location or spread across a wider geographic area. It can be very simple (for example local egg production) or quite complex involving many firms and crossing international borders. The use of the term "supply chain" in most humanitarian market analysis focuses strongly on the market actors involved, the linkages between them, and how these linkages might have changed or ruptured over time, for example due to a shock. Steps such as product design, marketing, consumer support, etc. that feature heavily in ***value chains*** are largely irrelevant to most market analysis in acute humanitarian crises. [*Partially adapted from REACH and Minimum Economic Recovery Standards (MERS) – Third Edition*]

Survivor and Community- led Crisis Response (sclr)	Named by a community of practice under the Local to Global Protection initiative, **survivor and community led crisis response (sclr)** is an approach for community-led and community-driven responses to complement otherwise externally-led humanitarian responses. Sclr can be implemented in long-term, protracted crisis settings; rapid-onset emergencies; slow-onset emergencies; and in resilience programmes. It includes a ***group cash transfer (GCT)*** component that it calls "group micro-grants." sclr as abbreviation is not capitalised since the approach is not considered a standard method. It is an evolving set of guidance that is constantly amended and contextualised. More information is available here. *[Sourced from Group Cash Transfers Guidance and Tools]*

T

TERM	DEFINITION
Technology Service Provider	**Technology service providers** include providers of digital platforms, software and hardware that facilitate the planning, delivery, and monitoring of CVA and other humanitarian assistance. These can be differentiated from the ***financial service providers (FSPs)*** and ***payment service providers (PSPs)*** who specifically provide or support CVA transfer and delivery mechanisms.
Third Party Monitoring (TPM)	**Third Party Monitoring (TPM)** can take a range of different forms, but generally involves the collection and validation of monitoring information using parties external to an aid agency or donor organization involved in delivering or funding a programme. In large scale CVA programmes, TPM can also take the broader form of independent MEAL provision, with the aim of strengthening the accountability, efficiency, and effectiveness of CVA, as well as contributing to wider sectoral knowledge and learning. *[Definition from CAMEALEON]*
Total Cost to Transfer Ratio (TCTR)	**Total cost to transfer ratio (TCTR)** is a measure of the actual value of transfers received by recipients as a ratio of the costs associated with delivery, including all the transaction costs in the payment process, the direct costs associated with the project (from assessments to MEAL) as well as indirect costs. TCTR is a standard way of measuring cost efficiency that estimates the cost of the delivery of assistance and can help identify how contextual or programmematic features drive the cost per output. It uses the formula: Total Net Value of Transfers to Recipients/Total Intervention Cost (including value of the assistance transferred and indirect costs). The solution provides the value of the assistance received as a proportion of the intervention cost, which can be expressed as a percentage (e.g., 80%), ratio (e.g., 80:20) or in decimals (e.g., 0.80). See also ***Cost-Transfer Ratio*** *[Partially adapted from DG ECHO (2022)]*
Trader	A **trader** buys and sells goods, and/or supplies services. A distinction is often made between wholesale traders and retail traders. Traders may be contracted by a humanitarian organisation to participate in a **voucher** intervention whereby recipients can redeem vouchers for products or services from them. Processes for selecting traders to participate should take account of both their capacities and potential vulnerabilities to avoid adversely affecting the business of smaller or more vulnerable traders. The need for ***market support interventions*** might also be considered in tandem. See also ***Merchant* and *Vendor*** (which are used interchangeably with ***Trader*** to an extent)

Transfer Value	**Transfer value** is the amount (usually a currency value) provided directly to a CVA recipient. Transfer values (along with number and frequency of transfers) are calculated based on the intervention's objectives, often using tools such as a ***Minimum Expenditure Baskets (MEB)*** and gap analysis. Transfer value typically refers to a single transfer amount, rather than the total amount transferred to a recipient over the course of an intervention (i.e., from multiple transfers). **Net transfer value** refers to the total amount transferred directly to recipients over the course of an intervention. Transfer values do not include transaction costs.

U

TERM	DEFINITION
Unified Delivery Platform	**Unified delivery platforms** describes where humanitarian organisations, who are independently implementing their programmes, work together to use the same ***financial service provider (FSP)*** to distribute their respective cash grants. To do so they either sign a single contract with a unique FSP or they align their bilateral contract with this unique FSP. *[Sourced from Cash assistance - How design influences value for money]*

V

TERM	DEFINITION
Value Chain	Describes the full range of activities that is required to bring a product or service from its conception to its end use and beyond, and involves design, production, marketing, distribution, and support to the final consumer. As a raw material travels along the chain, each activity adds to the value of the good or service until the final product is delivered to the consumer. The activities that comprise a value chain can be contained within a single enterprise or divided among different enterprises. See also ***Supply Chain*** *[Adapted from: Minimum Economic Recovery Standards (MERS) – Third Edition]*
Value Voucher	A value voucher has a denominated currency value and can be redeemed with participating vendors for goods or services of an equivalent monetary cost. Value vouchers provide relatively more flexibility and choice than commodity vouchers but are still inherently restricted as they can only be redeemed with designated vendors or service providers. Some value vouchers may also have restrictions on the range of commodities that can be purchased, exclude specific commodities, or be time-bound (e.g., expiry date). See also ***Voucher, Commodity Voucher, E-Voucher***
Vendor	A **vendor** is a supplier of goods and services. Vendors may be contracted by a humanitarian organisation to participate in a **voucher** intervention whereby recipients can redeem vouchers for products or services from them. Processes for selecting vendors to participate should take account of both their capacities and potential vulnerabilities to avoid adversely affecting the business of smaller or more vulnerable vendors. The need for ***market support interventions*** might also be considered in tandem. See also ***Trader*** and ***Merchant***
Vertical Expansion (of a programme)	'**Vertical expansion**' denotes when the benefit value or the duration of a social protection programme is temporarily increased for some or all existing beneficiaries currently benefiting from the programme. This is one option in a typology of options for shock responsive social protection, conceptualising possible linkages between humanitarian assistance and social protection. *[Adapted from OPM (2019)]*

Village Savings and Loans (VSLA)	An informal microfinance model based solely on member savings and small, community-managed groups. Members pool savings and provide loans with interest to each other. The interest is then disbursed to group members, based on their level of savings, at the end of a time-limited cycle. VSLA is not a form of cash assistance.
Voucher KEY TERM	A ***paper voucher*** or ***e-voucher*** that can be exchanged for a set value, quantity and/or type of goods or services, denominated either as a currency value (e.g., $15), a predetermined range of commodities (e.g., fruits and vegetables) or specific services (e.g., a medical treatment)), or a combination of value and commodities. Vouchers are restricted by default, although the degree of restriction will vary based on the programme design and type of voucher. They are redeemable with preselected vendors or service providers or in 'fairs' created by the implementing agency. See also ***Commodity Voucher, E-Voucher*** **and** ***Value Voucher***

W

TERM	DEFINITION
Whole of Cash Response System	The whole of cash response system comprises all the existing interventions that provide cash transfers or vouchers to the same group of crisis-affected households in a given geographical area. The whole of cash response system can be composed of one or several operational models. *[Adapted from Cash assistance - How design influences value for money]*
Wholesale Price	The monetary value at which a retailer purchases goods in bulk for onward selling to consumers, usually in smaller quantities and at an increased price.
Willingness to Pay	This is an estimate of future expenditure requirements made up of historic costs, and what people would be willing to pay given a set amount of 'cash' at their disposal.

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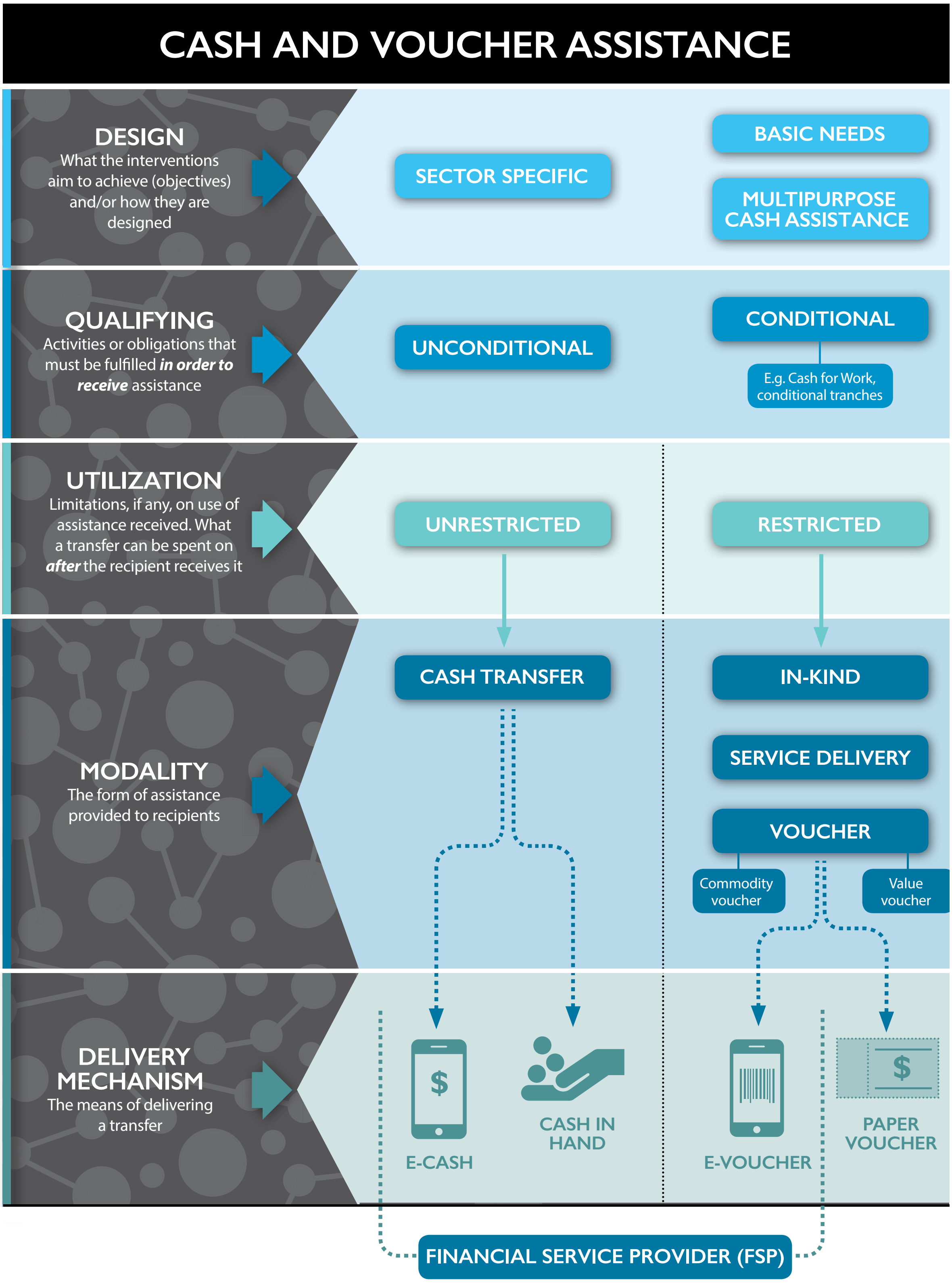
ANNEX 1: ILLUSTRATIVE DIAGRAM OF SOME KEY CASH & VOUCHER ASSISTANCE TERMINOLOGY



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