



GLOSSAR

DER FACHBEGRIFFE ZU
HUMANITÄRER HILFE IN FORM VON
GELDLEISTUNGEN & GUTSCHEINEN

ZWECK UND ZIELSETZUNG

Ein Glossar ist eine Liste von Begriffen oder Wörtern aus einem bestimmten Fachbereich mit beigefügten Definitionen und Erklärungen. Das vorliegende Glossar umfasst Begriffe und Wörter aus dem Bereich der Verwendung von Geldleistungen und Gutscheinen in der humanitären Hilfe.

Das Ziel dieses Glossars ist nicht nur die Klärung der Begriffe, sondern auch die Förderung eines gemeinsamen Verständnisses über die Begriffe und Definitionen sowie der Verwendung dieser beim Einsatz von Geldleistungen und Gutscheinen in der humanitären Hilfe.

Seit der Erstveröffentlichung des CaLP-Glossars im Jahr 2011 hat sich der Umfang der humanitären Interventionen mit Geldleistungen und/oder Gutscheinen deutlich erweitert und sie wurden zudem vielfältiger. Im Zuge dessen ist auch die humanitäre Praxisgemeinschaft gewachsen und vielfältiger geworden, was eine Ergänzung und Überarbeitung von bestehenden Begriffen und Definitionen erforderlich macht.

ÜBERARBEITUNG DES GLOSSARS:

Angesichts der raschen Entwicklung der Nutzung von Geldleistungen und/oder Gutscheinen in der humanitären Hilfe überprüft, überarbeitet und aktualisiert CaLP das Glossar jährlich. Dieser Prozess wird vom CaLP-Sekretariat koordiniert und von der CaLP-Technical Advisory Group (TAG) durchgeführt. Die TAG ist eine Gruppe aus 25 technischen Expert*innen auf dem Gebiet der Geldleistungen und Gutscheine, die aus der CaLP-Mitgliedschaft hervorgegangen ist. Feedback zum Glossar wird ausdrücklich begrüßt, um dies in die jährliche Überarbeitung durch die TAG miteinfließen zu lassen. Abschließend wird das aktualisierte Glossar veröffentlicht und der Zyklus beginnt von neuem (Feedback - Beratung - Validierung - Veröffentlichung).

ÜBERSETZUNG DES GLOSSARS:

Die deutsche Übersetzung erfolgte durch die Arbeitsgruppe Cash des Koordinierungsausschusses für Humanitäre Hilfe (KoA), die vom Auswärtigen Amt gemeinsam mit der NRO Diakonie Katastrophenhilfe geleitet wird. Die deutsche Übersetzung des aktualisierten Glossars wurde gemeinsam mit CaLP 2019 fertig gestellt. Sie dient vor allem zur Vermittlung der Fachbegriffe über die Fachkreise hinaus.

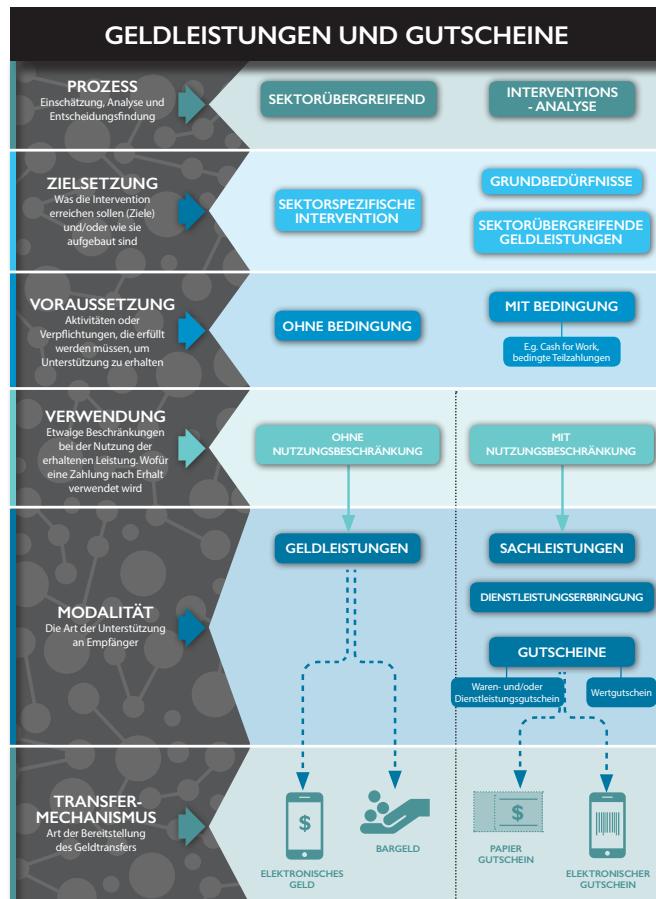


SCHLÜSSELBEGRIFFE UND EMPFEHLUNGEN

Das CaLP-Glossar ist sehr umfangreich, weshalb Schlüsselbegriffe (‘Key Terms’) vorgeschlagen werden, die für das Verständnis und die Diskussion zur Nutzung von Geldleistungen und Gutscheinen in der humanitären Hilfe am wichtigsten sind (siehe folgende Auflistung sowie Anhang 1). CaLP empfiehlt eine Verwendung dieser, Key Terms’ zur Sicherstellung einer vereinheitlichten Anwendung der Begriffe unter humanitären Akteur*innen mit dem Ziel, unter diesen ein höheres Maß an Klarheit in der Planung, Diskussion und Anwendung zu erreichen.



Die mit diesem Symbol gekennzeichneten Begriffe sind Schlüsselbegriffe, die für jeden, der sich mit diesem Thema beschäftigt, nützlich sind. Es sind Begriffe, die von CaLP empfohlen werden. Dies soll eine stärkere Harmonisierung fördern, z.B. wenn es Synonyme mit der gleichen/ähnlichen Bedeutung geben könnte.



GLOSSAR

A TERM (CaLP)	DEUTSCHER BEGRIFF	WORKING DEFINITION (CaLP)
Activation (prepaid card or SIM)	Aktivierung (der Prepaid- oder Sim-Karte)	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."
Agent	Vertreter*in (des Finanzdienstleisters)	An entity or retail outlet where an <i>e-cash transfer</i> can be spent or redeemed for cash, and/or where e-cash account holders can perform other transactions. Different Financial Service Providers (FSP) – such as banks, mobile network operators or remittance companies – can have agents. Agents are managed by an FSP, not a humanitarian agency. <i>See also Financial Service Provider (FSP).</i>
Aggregator	Zentrales Verwaltungssystem (kontextabhängig)	An entity that consolidates financial transactions for processing, such as providing a single platform to execute payments via multiple FSPs. <i>See also Financial Service Provider (FSP).</i>
Asset	Vermögenswert	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	Authentifizierung (Identitätsüberprüfung)	The process of verifying a person's identity.

B TERM (CaLP)	DEUTSCHER BEGRIFF	WORKING DEFINITION (CaLP)
Bank Information Number (BIN)	Bankleitzahl	The first six digits on a debit card that represent the issuing bank. The issuing bank is responsible for the cards they release based on their banking license requirements and therefore interprets KYC requirements.
 Basic Needs	Grundbedürfnisse (Sicherung/Deckung der...)	<p>The concept of basic needs refers to the essential goods, utilities, services or resources required on a regular or seasonal basis by households for ensuring long term survival AND minimum living standards, without resorting to negative coping mechanisms or compromising their health, dignity and essential livelihood assets. Assistance to address basic needs might feasibly be delivered through a range of modalities, including cash, vouchers, in-kind and services.</p> <p>The Basic Needs Approach (BNA) views poverty as "deprivation of consumption" (inadequate food, nutrition, clean water, education, health, etc.) and is often opposed to the capability approach (CA) in which poverty is seen as "deprivation of opportunities" related to lifestyles people value.</p> <p>According to the BNA, absolute poverty is measured by comparing households' consumption level to the absolute minimum resources necessary for physical and material well-being, usually in terms of consumption of goods and essential services. The poverty line is then defined as the amount of income required to satisfy those needs.</p>



Biometric Authentication	Biometrische Authentifizierung	Technologies that measure and analyse human physical and / or behavioural characteristics for authentication purposes e.g. fingerprint, voice print, iris recognition.
Bulk Payment	Sammelüberweisung	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 programs (as opposed to person-to-business or person-to-person payments).

C TERM (CaLP)	DEUTSCHER BEGRIFF	WORKING DEFINITION (CaLP)
Cash Assistance	Geldleistungen	The provision of unrestricted assistance in the form of money - either physical currency or e-cash - to recipients (individuals, households or communities). 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'). <i>See also Cash Transfers, and Cash and Voucher Assistance</i>
Cash Based Assistance(CBA)		<i>See Cash and Voucher Assistance</i>
Cash Based Intervention (CBI)		<i>See Cash and Voucher Assistance</i>
Cash for Assets (CFA)	Geldleistungen für den (Wieder-)Aufbau gemeinschaftlich genutzter Infrastruktur	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 programs which create assets. <i>See also Cash for Work (CFW)</i>
Cash for Training (CFT)	Geldleistungen für Schulungen	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)	Geldleistungen für Arbeitsleistung	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. <i>See also Cash for Assets (CFA)</i>
Cash in Hand	Bargeld	Cash in hand is a payment made directly to recipients in physical currency (notes and coins). <i>See also Direct Cash</i>
Cash-out	Bezug	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. <i>See also Encashment</i>
Cash Plus	Geldleistungen Plus	<i>See Complementary Programming</i>
 Cash Transfer	Geldleistungen (durch Bargeld oder elektronisch)	The provision of assistance in the form of money - either physical currency or e-cash - to recipients (individuals, households or communities). Cash transfers are by definition unrestricted in terms of use and distinct from restricted modalities including vouchers and in-kind assistance.
Cash Transfer Programming (CTP)		<i>See Cash and Voucher Assistance</i>



Cash and Voucher Assistance (CVA)	Geldleistungen und Gutscheine	<p>CVA refers to all programs where cash transfers or vouchers for goods or services are directly provided to recipients. In the context of humanitarian assistance, the term is used to refer to the provision of cash transfers or vouchers given to individuals, household or community recipients; not to governments or other state actors. This excludes remittances and microfinance in humanitarian interventions (although microfinance and money transfer institutions may be used for the actual delivery of cash).</p> <p>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').</p> <p>This term has several synonyms (<i>see Cash Based Interventions, Cash Based Assistance, and Cash Transfer Programming</i>). Cash and Voucher Assistance is the recommended term.</p>
Closed Loop	Closed Loop (Der Begriff wird nicht ins Deutsche übersetzt.)	A system in which the institution that issues the payment card is always the same institution that provides the acquiring infrastructure. The card or password can only be used on the acquiring infrastructure of that one institution.
Commodity Voucher	Waren- und/oder Dienstleistungsgutschein	Commodity vouchers are exchanged for a fixed quantity and quality of specified goods or services at participating vendors. They may also be exchanged for commodities selected by recipients from a pre-determined list. Commodity vouchers share some similarities with in-kind aid in that they restrict and specify the assistance received. <i>See also Value Voucher and Voucher</i>
Complementary Programming	Ganzheitliche Programmgestaltung	This term refers to programming where different modalities and/or activities are combined to achieve objectives. Complementary interventions may be implemented by one agency or by more than one agency working collaboratively. This approach can enable identification of effective combinations of activities to address needs and achieve programme objectives. Ideally this will be facilitated by a coordinated, multisectoral approach to needs assessment and programming.
Conditionality	Hilfsleistungen mit Bedingung (an Gegenleistung der Empfänger*innen gebunden)	Conditionality refers to prerequisite activities or obligations that a recipient must fulfil in order to receive assistance. Conditions can in principle 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 as a condition of receiving subsequent tranches. Note that conditionality is distinct from restriction (how assistance is used) and targeting (criteria for selecting recipients). 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. <i>See also Unconditional Transfer and Restriction</i>
Conditional Transfer		<i>See Conditionality</i>
Cost-Benefit Analysis	Kosten-Nutzen-Analyse	Cost-benefit analysis (CBA) is a technique used to compare the total costs of a programme/project with its benefits, using a common metric (most commonly monetary units). This enables the calculation of the net cost or benefit associated with the programme. [www.betterevaluation.org]
Cost-Effectiveness	Kosten-Wirksamkeit	Cost-effectiveness is the extent to which the program has achieved or is expected to achieve its results (outcomes/impacts) at a lower cost compared with alternatives. [World Bank] <i>See also Effectiveness</i>



Cost Effectiveness Analysis	Kosten-Wirksamkeits-Analyse	Cost-effectiveness analysis measures the cost of achieving intended programme outcomes and impacts (e.g. improved food consumption, reduced malnutrition rates), and can compare the costs of alternative ways of producing the same or similar benefits [DFID]. <i>See also Cost Effectiveness</i>
Cost-Efficiency	Kosteneffizienz	<i>See Efficiency and Cost Efficiency Analysis</i>
Cost Efficiency Analysis	Kosteneffizienzanalyse	The study of the administrative cost of a programme relative to the amount disbursed. <i>See also Efficiency</i>
Critical Market Systems	Entscheidende Marktsysteme	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 [PCMMA].

D	TERM (CaLP)	DEUTSCHER BEGRIFF	WORKING DEFINITION (CaLP)
 Delivery Mechanism	Transfermechanismus (Art der Bereitstellung der Geldleistung)		Means of delivering a cash or voucher transfer (e.g. smart card, mobile money transfer, cash in hand, cheque, ATM card, etc.).
Demand Elasticity (Elasticity of Demand)	Nachfrageelastizität		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' [PCMMA].
Digital Payment			<i>See E-Transfer</i>
Direct Cash			<i>See Cash in Hand</i>
Disbursement	Auszahlung an Empfänger*innen		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. <i>See also Distribution</i>
Distribution	Verteilung		This 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. <i>See also Disbursement and Encashment</i>

E	TERM (CaLP)	DEUTSCHER BEGRIFF	WORKING DEFINITION (CaLP)
 E-Cash	Elektronisches Geld¹		Any electronic substitute for the direct transfer of physical currency that provides full, unrestricted flexibility for purchases. It may be stored, spent, and/or received through a mobile phone, prepaid ATM/debit card or other electronic transfer. E-cash transfers will usually provide the option to withdraw funds as physical cash if required.
E-Transfer	Elektronischer Transfer (bspw. in Form von Gutscheinen oder Smart Cards)		A digital transfer of money or e-vouchers from the implementing agency to a recipient. E-transfers provide access to cash, goods and/or services through mobile devices, electronic vouchers, or cards (e.g., prepaid, ATM, smart, credit or debit cards). Etransfers may also be referred to as digital payments; these are umbrella terms for ecash and e-vouchers.



 KEY TERM	E-Voucher	Elektronischer Gutschein (E-Gutschein)	A card or code that is electronically redeemed at a participating vendor. E-vouchers can represent monetary or commodity value and are stored and redeemed using a range of electronic devices (e.g. mobile phone, smart card, POS device). <i>See also Commodity Voucher, Voucher and Value Voucher</i>
	E-Wallet	Elektronische Geldbörse	Software that resides on a smart card or mobile phone SIM card, and holds or can receive electronic cash and a digital signature.
	Effectiveness	Wirksamkeit	Effectiveness relates to how well outputs are converted to outcomes and impacts (e.g. reduction in poverty gap and inequality, improved nutrition, reduction in school dropout, increased use of health services, asset accumulation by the poor, increased smallholder productivity, social cohesion). [DFID] <i>See also Cost-Effectiveness</i>
	Efficiency	Effizienz	Efficiency refers to the ability of a program to achieve its intended objectives at the least cost possible in terms of use of inputs (i.e. capital, labour and other inputs). <i>See also Cost-Efficiency</i>
	Embedded Transaction	Eingebettete Transaktion	A good or service which is not paid for directly but is included or hidden within an exchange of another good or service which is paid for.
	Enabling Environment	Förderliche Rahmenbedingungen	The enabling environment or rules that influence how a market system works – sometimes these are called 'dis-enabling' factors because they make a market system work badly. It forms one 'layer' in market system mapping and analysis. <i>See also Market Map</i>
	Encashment	Einlösung	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. <i>See also Cash-out and Distribution</i>

F	TERM (CaLP)	DEUTSCHER BEGRIFF	WORKING DEFINITION (CaLP)
	Fiat Currency	Fiatgeld	'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. <i>[Adapted from http://www.businessdictionary.com/definition/fiat-currency.html]</i>
	Financial Assistance	Finanzielle Unterstützung	This term broadly 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 therefore include: assistance categorised as Overseas Development Assistance, government-led social safety nets, peer-to-peer giving, insurance-backed mechanisms (including direct support to markets), Universal Basic Income, and remittances.



Financial Inclusion	Zugang zu formellen Finanzdienstleistungen	Financial inclusion means that a full suite of financial services is provided, with quality, to all who can use them, by a range of providers, to financially capable clients. [www.centerforfinancialinclusion.org]
Financial Service Provider (FSP)	Finanzdienstleister	An entity that provides financial services, which may include e-transfer services. Depending upon your context, financial service providers may include e-voucher companies, financial institutions (such as banks and microfinance institutions) or mobile network operators (MNOs). FSPs includes many entities (such as investment funds, insurance companies, accountancy firms) beyond those that offer humanitarian cash transfers or voucher services, hence within CTP literature FSP generally refers to those providing transfer services.
Framework Agreement	Rahmenvertrag	An outline of a contract, also known as an umbrella contract, or master services contract. Call off or draw down agreements are similar but include financial information. <i>This usage provided by private sector. Humanitarian agencies may use the term differently.</i>

G TERM (CaLP)	DEUTSCHER BEGRIFF	WORKING DEFINITION (CaLP)
Gap Analysis	Fehlbedarfsanalyse	The process of calculating a gap in household and/or individual needs. Calculated as: Gap in needs = Total need – (Needs met by affected population + Needs met by other actors).

I TERM (CaLP)	DEUTSCHER BEGRIFF	WORKING DEFINITION (CaLP)
Income Elasticity of Demand	Einkommenselastizität der Nachfrage	Measures the responsiveness of the quantity demanded of a good to a change in the income of the people demanding the good. Income elasticity is calculated as the ratio of the percentage change in quantity demanded to the percentage change in income.
Inflation	Inflation	A measure of increase in price(s) per unit of time (usually denoted in percentage increase per year).
 In-kind Assistance	Sachleistung	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 Markets	Integrierte Märkte	Markets in which prices for comparable goods do not behave independently. If markets are well integrated, price changes in one location are consistently related to price changes in other locations and market agents are able to interact between different markets.
Interconnected Markets	Vernetzte Märkte	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.
 Intersectoral	Sektorübergreifend	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.

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K	TERM (CaLP)	DEUTSCHER BEGRIFF	WORKING DEFINITION (CaLP)
	Know Your Customer (KYC)	Know Your Customer (KYC) (Gesetzliche Legitimationssprüfung von Seiten eines Finanzdienstleisters für seine Kund*innen z.B. durch Kontrolle der Identität) Dieser Begriff wird nicht ins Deutsche übersetzt.	This usually refers to the information that the local regulator requires <i>financial service providers (FSPs)</i> to collect about any potential new customer in order to discourage financial products being used for money laundering or other crimes. 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'.
L	TERM (CaLP)	DEUTSCHER BEGRIFF	WORKING DEFINITION (CaLP)
	Labelling	Bestimmung	Labelling is the process by which humanitarian agencies 'name' a cash intervention in terms of the outcome they want it to achieve e.g. cash for shelter, or cash for food. This may be accompanied by activities to influence how recipients use their cash assistance. For example, this could include the messaging conveyed to recipients, possibly in combination with <i>complementary programming</i> activities. Sector-specific interventions using cash transfers are labelled and might actively encourage recipients to spend the cash on items or services which will contribute to achieving sectoral objectives.
	Labour Market System	Arbeitsmarkt	A labour market system is a market system within which people sell their labour (supply), and others buy this labour (demand). [Labour Market Analysis in Humanitarian Contexts] <i>See also Market System and Labour Market Analysis.</i>
	Labour Market Analysis	Arbeitsmarktanalyse	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 actors [Labour Market Analysis in Humanitarian Contexts]
	Load Volume	Aufladebetrag	For prepaid cards or mobile money, the total amount to be loaded onto cards or mobile wallets. (Also known as "payment volume.") Payment volume may also refer to the amount spent by card/wallet holders.
M	TERM (CaLP)	DEUTSCHER BEGRIFF	WORKING DEFINITION (CaLP)
	Magnetic Strip Card	Magnetic Strip 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 bio-metrics to verify the identity of the recipient before granting access to the funds.
	Market	Markt	The term 'market' refers to a system of exchange between two or more actors or players. The exchange can be for goods or services, or for money and can take place in a physical space or through virtual media such as the internet. Markets are sometimes defined by forces of supply and demand, rather than geographical location e.g. 'imported cereals make up 40% of the market'.



Market Analysis	Marktanalyse	Analysis of market information to understand how a market functions, or how it has been impacted by an event or crisis.
Market-Based Programming	Marktorientierte Programme/Projekte	Market-based programming or market-based interventions are understood to be projects that work through or support local markets. The terms cover all types of engagement with market systems, ranging from actions that deliver immediate relief to those that proactively strengthen and catalyze local market systems or market hubs.
Marketplace	Handelsplatz	A marketplace is where exchanges happen. This is typically a physical place where different wares or goods (and sometimes services) are sold – such as a village or livestock market. Marketplaces are a common starting point to assess the potential to fulfil demand for many consumables from food items to soap and clothing. (NB. The internet is providing more and more 'marketplaces' too, however its use by target populations is not well understood). <i>See also Marketplace Analysis</i>
Marketplace Analysis	Handelsplatz-Analyse	Marketplace analysis is a more 'rapid' form of analysis and seeks to identify whether and how a physical market place can supply or deliver the goods / services that will be in demand. It focuses on the 'consumer' end of the market chain. <i>See also Marketplace</i>
Market Chain	Marktkette	The market chain describes the core elements making up demand and supply – or all the actors trading (or taking possession) of the good or service within the market system – from consumer through to the primary producer or supplier.
Market Map	Market Map Dieser Begriff wird nicht ins Deutsche übersetzt.	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; c) the enabling (or dis-enabling) environment or rules. <i>See also Enabling Environment, Market Chain, Market System and Market Services</i>
Market Player	Marktakteur	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. This therefore may include organisations in the private and public sectors as well as non-profit organisations, representative organisations, and civil society groups.
Market Services	Marktleistungen	Market services (also called business services or support functions) refers to any service – public or private – which helps a market function. This market 'support' can also be helpful to other parts of people's wellbeing. For example, a road helps traders transport goods, but is also used by people to access hospitals, schools, visit family etc.
Market System	Marktsystem	Market System refers to all the players or actors, and their relationships with each other and with support or business services as well as the enabling environment – or rules and norms that govern the way that system works. Market systems are interconnected when they share the same set of enabling environment / rules / norms and business / support services, for instance when they operate within one country. <i>See also Market Service, Market Systems Analysis, and Enabling Environment</i>

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Market Systems Analysis	Analyse des Marktsystems	Market System analysis uses a systems approach to map out all the social, political, economic, cultural and physical factors affecting how a market operates. The market system approach is useful for complex market systems (like the rental market) of for products with long/international market chains.
Merchant	Händler*in/Verkäufer*in	Supplier of goods and services. They may be contracted by a humanitarian organisation to participate in a cash-based intervention. <i>See also Trader and Vendor (the terms are interchangeable)</i>
Microcredit	Mikrokredit	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	Kleinstunternehmen	A market-oriented economic activity with – in most definitions – 10 or fewer employees (including the owner and unpaid family members).
Microfinance	Mikrofinanzsektor	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)	Minimum-Lebenshaltungskosten	A Minimum Expenditure Basket (MEB) requires the identification and quantification of basic needs items and services that can be monetized and are accessible in adequate quality through local markets and services. Items and services included in an MEB are those that households in a given context are likely to prioritize, on a regular or seasonal basis. An MEB is inherently multisectoral and based on the average cost of the items composing the basket. It can be calculated for various sizes of households. <i>See also Survival Minimum Expenditure Basket (SMEB)</i>
 Mobile Money	Mobile Money Dieser Begriff wird nicht ins Deutsche übersetzt.	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	Modalität	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	Multiplikatoreffekt	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 income is increased as a result of direct and indirect benefits from that change in demand.
Multipurpose Cash Assistance (MPCA)		<i>See Multipurpose Cash Transfers (MPC)</i>
Multipurpose Cash Grants (MPG)		<i>See Multipurpose Cash Transfers (MPC)</i>



 KEY TERM	Multipurpose Cash Transfers (MPC)	Multisektorale Geldleistungen	Multipurpose Cash Transfers (MPC) are 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. The term refers to cash transfers designed to address multiple needs, with the transfer value calculated accordingly. MPC transfer values are often indexed to expenditure gaps based on a Minimum Expenditure Basket (MEB), or other monetized calculation of the amount required to cover basic needs. All MPC are unrestricted in terms of use as they can be spent as the recipient chooses. This concept may also be referred to as Multipurpose Cash Grants (MPG), or Multipurpose Cash Assistance (MPCA).
Multisector		Sektorübergreifend	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.).

 TERM (CaLP)	DEUTSCHER BEGRIFF	WORKING DEFINITION (CaLP)
Nominal Prices	Nominalpreis	The current monetary value of a good or service. <i>See also Real Prices.</i>
Nudge Theory	Nudge Theory (Methode, das Verhalten von Menschen zu beeinflussen, ohne dabei auf Verbote und Gebote zurückgreifen oder ökonomische Anreize verändern zu müssen)	Nudge is a concept that proposes positive reinforcement and indirect suggestions as ways to influence the behavior and decision making of groups or individuals. A nudge is any aspect of the choice architecture that alters people's behavior in a predictable way without forbidding any options or significantly changing their economic incentives. <i>[https://en.wikipedia.org/wiki/Nudge_theory] See also Labelling</i>

 TERM (CaLP)	DEUTSCHER BEGRIFF	WORKING DEFINITION (CaLP)
Operational Model	Operatives Model	The overall structure through which agencies work jointly (either through a partnership, consortium or another form of collaboration) to deliver cash transfers, vouchers and/or other modalities of humanitarian assistance, specifically in situation and response analysis, programme design and implementation. An operational model differs from a coordination forum which is typically looser in structure and membership.

 TERM (CaLP)	DEUTSCHER BEGRIFF	WORKING DEFINITION (CaLP)
Personal Account Number (PAN)	Bankkartennummer	The full 16-digit number on a credit, debit, or prepaid card.
Personal Identification Number (PIN)	Persönliche Identifikationsnummer	A numerical code used in many electronic financial transactions. PINs are usually issued in association with payment cards and may be required to complete a transaction.
Point of Service/Sales (POS) Device	POS-Terminal (z.B. Kartenlesegerät) (Es wird die englische Abkürzung mit Erklärung in Klammern verwendet (Point of Service)).	Devices that do not contain any money but have the capacity to perform transactions (carried out in retail stores, restaurants, or mobile locations).

GLOSSAR DER FACHBEGRIFFE ZU HUMANITÄRER HILFE IN FORM VON GELDLEISTUNGEN & GUTSCHEINEN

Price Elasticity	Preiselastizität	A measure of the variability of supply or demand in response to a change in price. Price elasticity of demand is calculated as the ratio of the percentage change in quantity demanded to the percentage change in price. Price elasticity of supply is the ratio of the percentage change in quantity supplied to the percentage change in price.
Public Goods and Services	Öffentliche Güter und Dienstleistungen	Public goods and services are those which are provided by the government. For instance, major infrastructure, like power supply, roads, clean water, health services or schools. 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)	(Öffentliche) Beschäftigungsprogramme / Workfare (Verwendung des englischen Begriffs mit deutscher Erklärung „Gewährung von Sozialleistungen nur bei Erbringung von Arbeitsleistungen oder Teilnahme an Qualifizierungsmaßnahmen“)	Where income support for the poor is given in the form of wages in exchange for work effort. These programs 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.
Purchasing Power	Kaufkraft	The ability to purchase goods (this is usually defined by income).
Private Sector	Privatsektor	The private sector includes any actors which generate income / profit through their business operations. This includes small individual traders and micro-enterprises, small firms employing temporary labour, cooperatives with numerous 'members' or shareholders, through to multi-national 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	Konsumneigung	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 actually spend on a given set of goods and services. Households can choose between what to spend on, as well as how much to 'spend' and use/consume, and how much to save and/or invest in future income possibilities. The <i>marginal propensity to consume</i> is the amount EXTRA that a household intends to spend as a result of receiving more cash.

R	TERM (CaLP)	DEUTSCHER BEGRIFF	WORKING DEFINITION (CaLP)
	Real Prices	Realpreis	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. <i>See also Nominal Prices.</i>
	Remittance	Rücküberweisung / Remissen (im Zusammenhang von Zahlungen, die von im Ausland arbeitenden Migrant*innen in die Herkunftsänder getätigt werden)	Money sent from one person to another, e.g. money sent home from emigrants working abroad.
	Remittance Companies	Finanzdienstleister für Rücküberweisungen (aus dem Ausland)	Companies whose only, or primary, service is wiring or transferring money electronically between locations, often from abroad. These companies provide a Cash Collection service, whereby the sender pays cash to have money transferred.



 Response Analysis	Interventions-Analyse	The link between situational 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	Hilfsleistungen mit Nutzungsbeschränkung	<p>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 by default since they are inherently limited in where and how they can be used. In-kind assistance is also restricted. Cash transfers are unrestricted in terms of use by recipients.</p> <p>Note that restrictions are distinct from conditions, which apply only to activities that must be fulfilled in order to receive assistance. <i>See also Conditionality, and Unrestricted Transfer</i></p>
Restricted Transfer	Verkaufspreis	<i>See Restriction</i>
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 (CaLP)	DEUTSCHER BEGRIFF	WORKING DEFINITION (CaLP)
	Safety Nets (SN) or Social Safety Nets (SNN)	Soziale Sicherung	Safety nets target the poor or vulnerable and consist of non-contributory transfers, such as in-kind food, cash or vouchers. They can be provided conditionally or unconditionally. Safety nets are a sub-set of broader social protection systems. <i>See also Social Assistance and Social Protection</i>
	Safety Net System	Soziale Sicherungssysteme	A collection of programs, ideally well-designed and well-implemented, complementing each other as well as complementing other public or social policies.
 Sector-Specific Intervention	Sektorspezifische 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. Sector specific interventions delivered through cash transfers might be labelled and designed to influence how recipients spend them.	
 Service Delivery	Dienstleistungserbringung	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.	
Simplified Due Diligence (SDD)	Simplified Due Diligence (Vereinfachte Sorgfältigkeitssprüfung) Der Begriff wird nicht ins Deutsche übersetzt.	Also known as minimal Know-Your Customer (KYC); can be a feature of a card product. National regulations will influence when SDD can be used.	
Situation Analysis	Situationsanalyse	An overview of available secondary data and early primary data such as initial Needs Assessment and other contextual information. <i>[MPG Toolkit]</i>	

GLOSSAR DER FACHBEGRIFFE ZU HUMANITÄRER HILFE IN FORM VON GELDLEISTUNGEN & GUTSCHEINEN

Smart Card	Smart Card Der Begriff wird nicht ins Deutsche übersetzt.	A smart card is a device that includes an embedded integrated circuit that can be either a secure microcontroller or equivalent intelligence with internal memory or 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. <i>[Smart Card Alliance]</i>
Social Assistance / Social Assistance Transfers	Sozialleistung	Repeated, unconditional, predictable transfers of cash, goods or services provided on a long-term basis to vulnerable or destitute households or specific individuals (e.g. the elderly, pregnant women), with the aim of allowing them to meet basic needs or build assets to protect themselves and increase resilience against shocks and vulnerable periods of the life cycle. Usually refers to government assistance provided in cash, but can also refer to in-kind assistance. <i>See also Safety Nets and Social Protection</i>
Social Protection	Soziale Sicherung	Actions carried out by the state or privately, to address risk, vulnerability and chronic poverty. Social protection refers to comprehensive systems including safety nets, social assistance, labour market policies, social insurance options (e.g. contributory pensions, health insurance), and basic social services (e.g. in education, health and nutrition). <i>See also Safety Nets and Social Assistance</i>
Supply Elasticity	Angebotselastizität	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).
Survival Minimum Expenditure Basket (SMEB)	Minimum-Lebenshaltungskosten zur Überlebenssicherung	This is a subset of the Minimum Expenditure Basket (MEB) . A Survival Minimum Expenditure Basket (SMEB) requires the identification and quantification of goods and services for ensuring that a household's minimum survival needs only are addressed. Items included in a SMEB are those which can be monetized and are accessible in adequate quality through local markets. A SMEB is inherently multisectoral and based on the average cost of the items composing the basket. It can be calculated for various sizes of households. Delineating the threshold for survival and differentiating a SMEB from a MEB is not currently a standardized process.

T TERM (CaLP)	DEUTSCHER BEGRIFF	WORKING DEFINITION (CaLP)
Trader	Händler*in/Verkäufer*in	Supplier of goods and services. They may be contracted by a humanitarian organisation to participate in a cash-based intervention. <i>See also Merchant and Vendor (the terms are interchangeable)</i>
U TERM (CaLP)	DEUTSCHER BEGRIFF	WORKING DEFINITION (CaLP)
Unconditional Transfer	Hilfsleistungen ohne Bedingung (nicht an Gegenleistung der Empfänger*innen gebunden)	Unconditional transfers are provided without the recipient having to do anything in order to receive the assistance, other than meet the intervention's targeting criteria (targeting being separate from conditionality). <i>See also Conditionality</i>

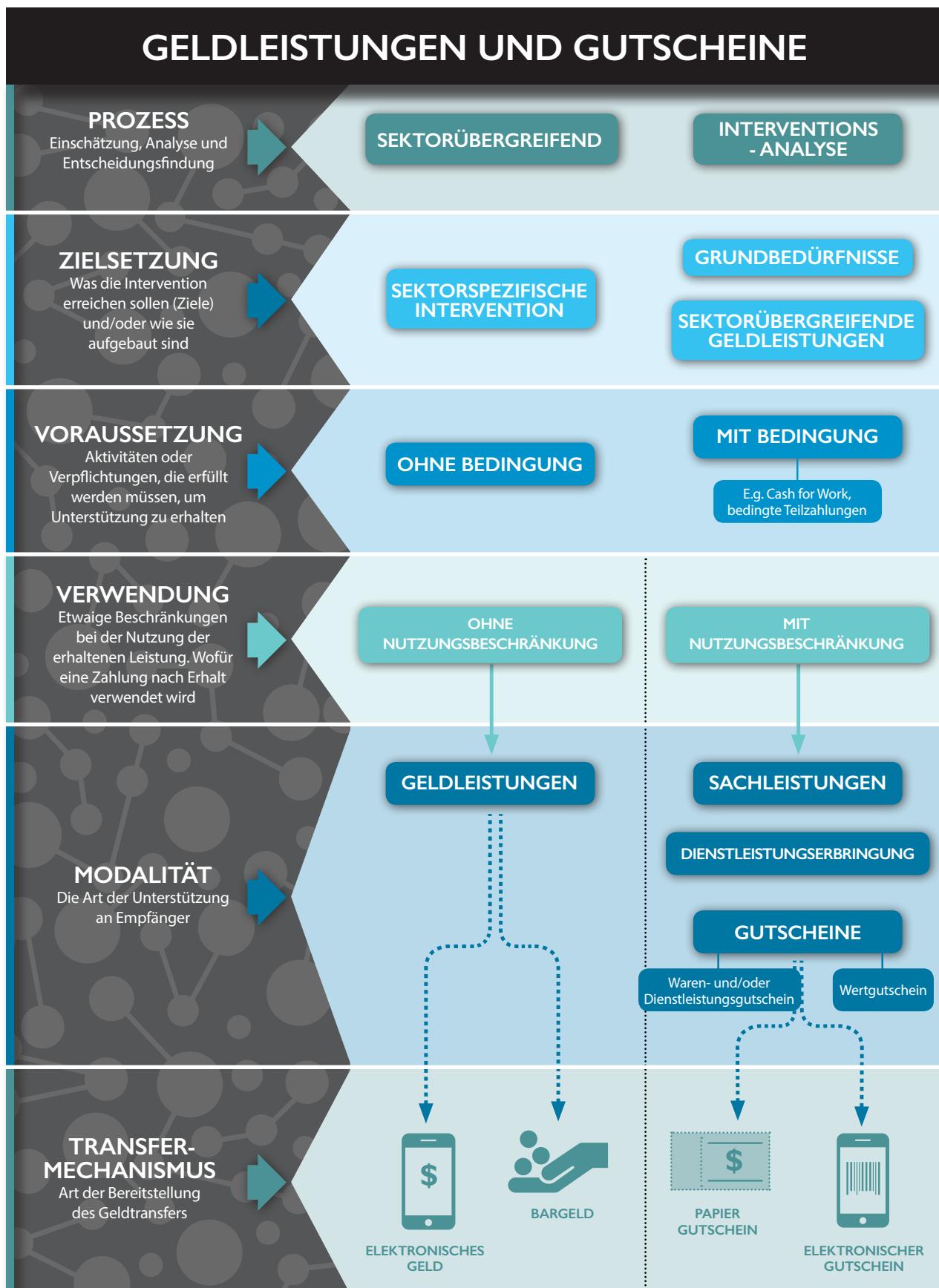


Unrestricted Transfer	Hilfsleistungen ohne Nutzungsbeschränkung	Unrestricted transfers can be used as the recipient chooses i.e. no effective limitations are imposed by the implementing agency on how the transfer is spent. Cash transfers are by definition unrestricted in terms of use. <i>See also Restriction</i>
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V	TERM (CaLP)	DEUTSCHER BEGRIFF	WORKING DEFINITION (CaLP)
	Value Chain	Wertschöpfungskette	A sequence or “chain” of activities carried out by multiple enterprises to produce and sell goods and services. As a raw material travels along this chain, each company adds to the value of the good or service until the final product is delivered to the consumer.
	Value for Money (VfM)	Preis-Leistungs-Verhältnis	VfM refers to the optimal use of resources to achieve the best outcomes for people affected by crisis and disaster. <i>[DFID]</i>
 KEY TERM	Value Voucher	Wertgutschein	A value voucher has a denominated cash value and can be exchanged with participating vendors for goods or services of an equivalent monetary cost. Value vouchers tend to provide relatively greater flexibility and choice than commodity vouchers but are still inherently restricted as they can only be exchanged with designated vendors. <i>See also Voucher, Commodity Voucher and E-Voucher</i>
	Vendor	Händler*in/Verkäufer*in	Supplier of goods and services. They may be contracted by a humanitarian organisation to participate in a cash-based intervention. <i>See also Trader and Merchant (the terms are interchangeable)</i>
	Village Savings and Loans (VSLA)	Spar- und Darlehen Gruppen	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.
 KEY TERM	Voucher	Gutschein	A paper, token or e-voucher that can be exchanged for a set quantity or value of goods or services, denominated either as a cash value (e.g. \$15) or predetermined commodities (e.g. 5 kg maize) or specific services (e.g. milling of 5 kg of maize), 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 in ‘fairs’ created by the implementing agency. The terms vouchers, stamps, or coupons might be used interchangeably. <i>See also Commodity Voucher, E-Voucher and Value Voucher</i>

W	TERM (CaLP)	DEUTSCHER BEGRIFF	WORKING DEFINITION (CaLP)
	Wholesale Price	Großhandelspreis	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	Zahlungsbereitschaft	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. It is used to contribute to the design of the Minimum Expenditure Basket (MEB). <i>See also Minimum Expenditure Basket</i>

ANHANG I: SCHLÜSSELBEGRIFFE IM ÜBERBLICK





Quellen: Sofern nicht anders angegeben, stammen die Definitionen in diesem Glossar aus Publikationen von ACF, IKRK, CaLP, Save the Children, WFP, USAID, UNDP, OCHA, Oxfam und Mercy Corps (ELAN).

Fußnoten

- 1 Siehe Europäische Kommission: Definition Elektronisches Geld. In Anträgen/Berichten ist vorgesehen, dass die deutsche Begrifflichkeit einmalig zur Erklärung des englischen Ausdrucks genannt wird. Danach kann die Bezeichnung „E-Cash“ weiter verwendet werden.

