



Multi-Purpose Cash Assistance 2023
Considerations and recommendations
Guidance note

Iraq

April 2023

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Introduction

MPCA has been a major component during the humanitarian response in Iraq and it has been proven to be a successful assistance to support vulnerable population to meet their immediate needs. During the past years, members of the Cash Working Group (CWG) agreed in harmonising the MPCA approach and its components. This helped in providing efficient and consistent assistance among humanitarian organizations.

In late 2021, the CWG organized a workshop to re-define the [MPCA strategic and operational components](#) to explore linkages with longer-term solutions. This was the first step to consider MPCA as a non-standalone activity. In 2023, the humanitarian coordination response is de-activated and existing programs are aligned to this new transitional context to durable solutions and development.

In the current context, MPCA became a much smaller component but still relevant for specific population groups, geographical locations and for the integration to other programming to reach sustainable solutions. The MPCA approach can vary depending on the type of programming by continuing addressing humanitarian needs, playing an essential role in supporting (re)integration and transition to durable solutions, can be linked with Social Protection, and can support addressing the emerging climate change risks.

The Iraq Cash Forum (ICF) members agreed in updating the guidelines with more flexibility in the harmonised components, to easy the needed adjustments considering the different approaches where MPCA can be integrated. In this regard, this guideline aims to provide considerations and recommendations, rather than a single harmonisation approach, to design MPCA activities with different lends.

What is MPCA?

The Cash Learning Partnership (CaLP) Network defines in its glossary¹ that 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)

MPCA Strategy in Iraq for 2023

The MPCA strategy in Iraq for 2023 aims to support vulnerable populations in accessing their multiple basic needs. In the current context of transition to development, MPCA is considered in diverse approaches to respond to not only humanitarian needs but with the possibility to be integrated in sustainable solutions programming and in the development space as a complementary assistance.

¹ CaLP Network glossary, [Link](#)

The MPCA strategy also looks at integrating different cross-cutting issues to increase the quality of the assistance.

The ICF has identified the main approaches where MPCA can be considered:

Standalone	Durable solutions	Linked with Social Protection	Climate change
To respond to humanitarian crisis	Integrated in programming to achieve sustainable solutions	Aligned to link with Social Protection schemes	To respond to displacement, to support climate adaptation and anticipatory action

Coordination

The main objective of the ICF² is to support the quality and efficient delivery of CVA within the context of humanitarian-development-peace nexus. In this space, the ICF coordinates the adaptation of the MPCA approach developed by the Cash Working Group to the new context.

Coordination of MPCA, mainly, but not exclusively, includes: Development of strategic and operational guidance and provision of technical support; support in developing tools; inclusion of relevant cross-cutting topics; identification of gaps and support doing referrals.

Any organization providing MPCA, and more general Cash and Voucher Assistance, are strongly encouraged to engage with the ICF as a member in order to participate in discussions, align approaches, coordinate geographical targeting and use standardised tools.

Transfer value

The transfer value for MPCA in Iraq in 2023 is based on the MEB, which includes the basic items needed for a month by a family of six individuals, which is the average family size in Iraq. The MEB is revised at least on a yearly basis, in the event of a shock or if the value varies more than 20%. The last revision was in December 2022³.

The transfer value for 2023 uses as a reference the MEB and deducting the value obtained from a gap analysis. This is in line with the phase out of the humanitarian response, since it gives a more right-based approach. The gap analysis gives an understanding of what part of the MEB households can cover themselves. Since the funding has decreased considerably, the transfer value covers 80% of the MEB minus the gap analysis. This value is also aligned with the cash-based Social Safety Net, considering linkages with Social Protection schemes.

Referring to the guidance note, the standard transfer value for MPCA in 2023 is 300,000 IQD. Additionally, the guidance includes recommendations to use different values depending on the context (emergency or regular) and population profiles.

² Please, refer to the ICF [Terms of Reference](#)

³ Please, refer to the [Guidance Note of MPCA Transfer values for Iraq 2023](#)

ICF members are encouraged to use these transfer amounts when delivering MPCA to ensure that beneficiaries have enough financial resources to meet their basic needs and to ensure fairness and transparency with all population.

This is the amount to be transferred directly to beneficiaries and does not include any fees or administrative costs. Whether the latter are paid by the organization to the financial service provider or paid as a formal contractually agreed fee by the beneficiary to the agent during the disbursement, they must be added to the transfer value and budgeted as indirect costs.

It is encouraged to provide the assistance in Iraqi Dinar, which is the local currency. The main reason is because the market prices are in local currency, therefore beneficiaries can easily use the money as well as supporting the local currency in front of other foreign currencies. Giving assistance in IQD will also ensure that beneficiaries are always receiving the same amount of money. Fluctuation of prices and exchange rate are regularly monitored and any impact to prices will be addressed once identified.

Frequency

The frequency of the assistance is flexible depending on the approach where MPCA is integrated. When setting the frequency, the following can be taken in consideration:

- The period of time to achieve the main objective that MPCA contributes to.
- If the need for MPCA is a one-off or recurrent.
- If the MPCA is covering a gap.
- If the assistance needs to be provided as a lumpsum or in instalments considering reasons of risks, costs or time.

ICF members are strongly encouraged to coordinate with other members to ensure that similar activities are aligned, and to promote complementarity.

Financial Service Providers

Organizations are free to adopt different money delivery mechanisms such as money transfer agents, mobile money transfers or smart cards. A detailed analysis should be conducted before selecting the delivery mechanism. The decision can take in consideration the following factors:

- ✓ A mechanism that allows the flexibility of using cash for multiple needs and does not restrict its use.
- ✓ Indication of the beneficiaries' preferred delivery mechanism.
- ✓ Safety and security considerations related to beneficiaries and staff.
- ✓ Restrictions to specific groups such as women, elderly, illiterate people, etc.
- ✓ Physical access of beneficiaries to the delivery of cash.
- ✓ Availability of liquidity.
- ✓ Specific beneficiary documentation required to receive the cash assistance.
- ✓ Services provided and its related costs.
- ✓ Coverage of the services.
- ✓ Financial inclusion.

Once the delivery mechanism is chosen, a Financial Service Provider (FSP) should be contracted. The selection is based on organization's internal procurement procedures, but it is encouraged to do an analysis of the available FSP to choose the most appropriate one.

For more information related to FSP, please consult the [FSP Cash Supply Chain Matrix for Iraq](#).

Assessments and identification process

Assessments and identification process gather essential information to inform the design of MPCA. Each organization conducts its own internal assessments such as security assessment, risk analysis, basic needs assessment etc. but specific recommendations are made for some of the components.

Identification of geographical location

Specific geographical locations are identified by each organization based on its own needs assessment, context monitoring or internal strategy.

The following resources can help informing the identification:

- [The Humanitarian Transition Overview](#): It provides an overview of the humanitarian situation and transition with a focus on the remaining and priority humanitarian needs.
- [Multi-Cluster Needs Assessment 2022 – Key multi-sectoral findings](#): This presentation summarises the main findings of sectoral indicators, including geographical locations.
- [Activityinfo](#): The ICF will share regularly an analysis of the reporting to Activityinfo with a mapping of activities. This will help in identifying covered areas, gaps and field coordination.

Market assessment

A market assessment is conducted before starting any cash intervention in order to assess the functionality of the local market.

The Joint Rapid Assessment of Markets (JRAM) was the standardised tool developed within the CWG and with the technical lead of REACH. The JRAM provides a comprehensive set of indicators that inform market health and the feasibility of cash and market-based responses in a variety of areas within Iraq. The tool was designed in a context of crisis and the ICF agreed to use this tool only in specific contexts that markets are affected. For other areas, the price monitoring can be conducted⁴.

When a JRAM is conducted, the organization is requested to update the ICF coordinators to track the market assessments conducted. Also, it helps in socialising the information and avoid other organizations conducting the same assessment in the same location.

For more information and to access the tool, please refer to the [JRAM toolkit](#).

The ICF will promote the use of other market analysis tools to be used in the current context and for different types of CVA.

Gender assessment

Understanding gender dynamics and sensitivities need to move beyond the data collection. It is highly recommended to conduct a gender assessment and invest some time to build relationship with communities to understand the specific gender dynamics of the community. Based on this assessment, the project should incorporate specific actions for gender mainstreaming, including communication and key messages should be gender sensitive.

Currently, there is no country specific gender assessment tool available in Iraq. Some organizations have their own internal tools that can be used, and there are also multiple examples of gender assessment tools available, such as the [Rapid Gender Analysis Toolkit](#) developed by Care.

⁴ Please, refer to price monitoring section for more information.

Beneficiary identification

The targeting model

A targeting model was developed within the CWG with the last review conducted at the end of 2021⁵. The targeting model uses a Proxy Means Test (PMT). Looking at basic needs “as to the essential goods, utilities, services or resources required on a regular, seasonal, or exceptional basis by households for ensuring survival and minimum living standards, without resorting to negative coping mechanisms or compromising their health, dignity and essential livelihood assets” (ILO, 1976) helps to understand the rationale behind the adoption of a consumption-based survey and a PMT as a targeting model since 2019⁶.

While the use of a poverty-based approach could be confusing as a semantic for humanitarian actors, it remains crucial for strategic thinking on programme design, especially in the context of transitions to durable solutions. A key objective of the PMT approach in humanitarian MPCA assessment is to find a systematic mechanism for cross-sectoral referrals, including to government administered social safety nets.

The targeting model is based on the idea of predicted consumption, computed using a range of household characteristics and behaviours (including, for example, shelter type or negative coping strategies), and how these affect the household’s capacity to consume, captured through the assessment tool called the Integrated Socio-Economic Assessment (ISEA)⁷.

The PMT has three scoring models, to account for geographic heterogeneity in vulnerability across the country. Predicted consumption is generated based on a composite index (including characteristics and behaviours), with three scoring models tailored for distinct regions of Iraq. This is meant to ensure that assistance is delivered based on a rigorous analysis of vulnerability, rather than based on household status (such as displaced, returnee, host) or categorical targeting. The coefficients composing the model should not be read as scores but rather as odds, for someone presenting a certain characteristic or behaviour to be exposed to vulnerability in comparison to someone that does not represent having the same characteristic/behaviour. For example, in the Northern model, a HH without standard shelter is 23% more likely to be vulnerable than someone with a standard shelter such as a house or a flat.

It is important to note that, while the PMT approach is methodologically aligned with that of development actors including the World Bank in the assessment of eligibility for social safety nets, it is based on humanitarian caseload dataset (the 2021 Multi-cluster Needs Assessment - MCNA - data) and therefore look specifically at the family characteristics and behaviours that affect consumption (i.e. vulnerability) in the Iraqi humanitarian context.

The ICF recommends using this targeting model as an entry point to identify MPCA beneficiaries in approaches such as Durable Solutions or when aligning with Social Protection. Since this model integrates sectoral indicators and other indicators beyond the basic needs, it can be used not only for MPCA but for other programs as well. Therefore, this model can be used when MPCA is integrated in

⁵ The technical note on the targeting model review can be found here: <https://www.humanitarianresponse.info/en/operations/iraq/document/iraq-mPCA-vulnerability-model-review-2021-technical-report>

⁶ The World Bank published a vast literature on Proxy Mean Tests. For technical information on how a PMT is built, you can refer to the following paper: PMT-based social registries Measuring income and poverty using Proxy Means Tests, World Bank Group, [link](#)

⁷ Please, note that ISEA is the assessment tool replacing the SEVAT

a broader programming. However, other types of approaches might include a different targeting modality depending on the nature of the program.

For more information, please refer to the document [Iraq MPCA Vulnerability Model Review 2021: Technical Report](#).

Identification and selection of beneficiaries

Depending on the project approach, the assessment might have different modalities. It is recommended to use a blanket assessment when MPCA is a standalone activity or the entry point to later do referrals. This modality, while ensuring to the affected population equal possibilities to access assistance and minimize the level of potential exclusion, gives the opportunity to identify gaps and enable an efficient allocation of resources. However, if MPCA is integrated with other activities, the assistance can be delivered to referred population by organization's internal referrals from other programs, referrals from other organizations or coordination groups to cover existing gaps or engaging with communities.

If members conduct an assessment but do not have enough financial resources to cover the entire identified caseload, they can contact the ICF for coordination and identification of potential members to cover the gaps.

Any type of identification (blanket assessment, referrals, community engagement) is recommended to be considered through a risk analysis and based on the type of approach.

When using the targeting model developed within the CWG, the household assessment is conducted using the Integrated Socio-Economic Assessment (ISEA). The ISEA is the survey to collect household data and based on the scoring system of the harmonized targeting model, inform the eligibility of households for assistance. The survey includes critical questions to allow the identification of beneficiaries for livelihoods support and multiple sectoral indicators.

The interviews should be administered by a gender balanced team of data collectors. The average time for the administration of the complete ISEA is about 30 minutes. It is important to ensure that the assessments are conducted in full and not restricted to specific questions, as this may undermine the efficacy of the assessment to target the most vulnerable households. In addition, it will also limit the scope for cross-sectoral referrals, even if the household may not be eligible for MPCA.

Please, find the ISEA survey, the version [compatible with Kobo](#) and the [PDF version](#).

Organizations are recommended to use their own internal tools when these are appropriate within the type of programming.

Verification process

The verification process is a second layer in the identification of beneficiaries to increase transparency and data quality:

- It checks the quality of the data conducted during assessment;
- It is a second layer to minimise the risk of inclusion errors. The verification does not serve as inclusion or exclusion of the specific households selected for the sample but only as a process to ensure data quality;
- It shows the accuracy of the identified eligible beneficiaries.

This is a sample of the questions included in the ISEA survey and it is essential to be administered by a different team, usually the monitoring team. Please, find here the [verification survey](#).

The verification process is administered to a sample size of all the assessed population, which is flexible, but the ICF recommends a minimum of 20% of the total assessed HH or 90% level of confidence and 10% margin of error.

The ICF recommends that in case the verification results show a mismatch of more than 30% compared to the results of the assessment, that means the data collection during the assessment might contain high level of errors and the whole population will have to be verified. After this second verification, if the mismatch is more than 30%, it is considered that the assessment has failed, and a new assessment has to be conducted. Organizations can also use a lower percentage as a reference threshold of mismatch.

The verification process is an exercise to ensure the data was properly collected with good quality. The verification does not serve as inclusion or exclusion of the specific households selected for the sample but only as a process to ensure data quality.

For practical implementation to reduce delays to programmes, some specific considerations can be taken in emergency situations.

Selection of beneficiaries

When using the targeting model and ISEA developed within the CWG, the selection of beneficiaries depends on their eligibility based on the scores that each HH receives.

The following 2 categories represent the range of scores predicting the highest level of vulnerabilities. The “catastrophic” category are the HHs with deeper vulnerabilities and the “extreme” category are households with high vulnerabilities.

Severity category	Score	Predicted consumption threshold
Extreme	4.85-5.06	70,000 IQD – 115,000 IQD
Catastrophic	< 4.85	≤ 70,000

These are the 2 categories to inform eligibility for MPCA. Depending on the type of program, one category can be prioritised over the other one. Further, depending on the objective of the program, ICF members might need to target households/individuals with less vulnerabilities. This tool shows each household the scoring received and allows selecting beneficiaries with less vulnerabilities as well.

Once beneficiaries are identified, a duplication check with other organizations should be conducted in order to avoid providing assistance to same beneficiaries.

Duplication check

The duplication check is a process conducted to identify if particular households have received similar assistance⁸ by other organizations to consider to be excluded. This process is done bi-laterally at least between organizations implementing similar activities in the same governorate or district, depending on the context.

Duplication check requires of a Data Sharing Agreement (DSA) between collaborating organizations. In case this is challenging due to different organization’s internal data policies, alternative solutions can be in place such as codification or actors with stricter policies lead cross-checking processes, as the other actor is more likely to be able to share their data for the process.

⁸ Not all CVA activities are a duplication, some sectoral activities aim to address particular needs. Please, refer to the [CVA mapping](#) developed within the CWG to identify which activities are considered a duplication.

The period of time to consider a beneficiary being a duplication because has received assistance previously should be flexible depending on the context but taking in consideration the following: Risk of increasing community tensions, households that have changed their status by being recently displaced/returned in another area; available funding and possibilities of linking beneficiaries with additional support, such as livelihoods.

Final selection

The final selection of beneficiaries should also take in consideration the period of time that a beneficiary is eligible from the moment that was assessed till receiving the assistance. There is no common agreement on a specific timeframe, however risks associated on this should be taken in consideration.

Actors should report gaps in ActivityInfo where they cannot reach all eligible households and the ICF can assist in finding another actor with capacity. Non-eligible households should be informed about their non-eligibility or consider them to be referred to other types of assistance.

It is important to take in consideration how the organization intends to segregate the assessment functions from data collection, data processing and scoring, verification, distribution and post distribution and which internal audit and control mechanisms are in place.

Implementation

Minimum standards

The implementation process is based on organization's Standard Operational Procedures (SOP). However, some key recommendations are made by the ICF.

- ✓ Ensure that the registration and distribution sites are in a safe and accessible place, taking in consideration the characteristics of different population groups.
- ✓ Coordinate in advance with your FSP to ensure that the process is well planned and takes measures to integrate specific groups (women, elderly, undocumented population, etc.). Ensure that needed resources are in place.
- ✓ Inform selected beneficiaries in advance about the registration and distribution details, including the type of assistance they are entitled to.
- ✓ Inform local authorities about the distribution.
- ✓ Ensure the registration and distribution team includes gender balance and relevant staff. Teams should be trained and aware about the distribution process.
- ✓ Ensure protection and gender measures are in place in order to avoid risks. This includes Sexual Abuse and Exploitation (SEA).
- ✓ Ensure the registration and distribution sites have a shaded area and, especially during hot days. Provide water to all beneficiaries.
- ✓ Elderly, people with disabilities, pregnant and women with children are prioritized in getting registered and receiving the assistance in order to minimize waiting time.
- ✓ It is advice to separate women and men in two different lines.
- ✓ Ensure a feedback and complaints mechanism is in place during the registration and distribution and accessible to all population. This can include a hotline, help desk and a complaints box.
- ✓ For distributions with a Hawala agent, ensure that beneficiaries count their money before leaving the distribution site to ensure they receive the correct amount.

- ✓ For distributions with Mobile Money Transfer, it is recommended to do spot checks at the points of sale and monitor the encashment process.
- ✓ Contact the no show up cases to enquire the reasons of absence. Address the no show up cases accordingly.

Financial Health Encouragement Training

The Cash and Livelihoods Consortium for Iraq (CLCI) developed a financial training to deliver to MPCA beneficiaries. The training is conducted before or during the cash distribution in order to provide information on specific topics related to the administration of the cash received. This is a training that focuses on managing HH expenses, debts, savings and investments.

The sessions are delivered in a way that any beneficiary with different educational background, literacy level, language or learning capacity can understand. The sessions are organized with women and men separated whenever possible. For female groups it is preferred that the activity is facilitated by female staff. However, if women attend distributions with male relatives, they should be encouraged to participate in session together.

In case any partner wants to adopt this training, please contact the ICF Coordinators to receive the training materials and orientation.

Monitoring

Post-Distribution Monitoring

It is required to conduct Post-Distribution Monitoring (PDM) and other monitoring activities in order to assess the process and outcomes of the MPCA activities.

The CWG developed [PDM minimum guidelines and key indicators for MPCA](#). These are minimum standards to conduct PDM as well as a set of basic indicators and questions to be incorporated to the PDM survey. Each organization can use their own internal PDM tool but ensuring these minimum questions are incorporated.

Frequency

For short-term assistance of maximum 4 months/transfers, it is recommended to conduct the PDM monthly, 4 weeks after the disbursement of cash to beneficiaries, since the transfer value aims to cover one month of basic needs and to ensure that the assistance had an impact to the household.

When the assistance is longer than that, it is recommended to develop a PDM plan according to the needs of each organization. For instance, PDM can be conducted during a mid-term monitoring process.

Sample size

Members have flexibility to calculate the number of beneficiaries to be interviewed. The recommendation is to select a sample size that can be representative of the total number of beneficiaries. The minimum sample size can be calculated by either 20% of the total number of beneficiaries or a 90% level of confidence and 10% margin of error. The sampling is a random selection of beneficiaries.

When using the categories of “catastrophic” and “extreme” vulnerabilities, it is recommended to calculate the sample dividing the beneficiaries per categories. The number of beneficiaries to be

interviewed are calculated applying a sample size to catastrophically vulnerable beneficiaries and a sample size to extremely vulnerable beneficiaries. This will ensure a better representation of both categories, since the impact of the assistance can be different. The sampling should be based on geographical location.

The sample should include the same beneficiaries to be interviewed after each round of distributions.

Modality

Members can conduct the surveys either in person or by phone depending on the context. The modality should ensure data quality.

Price monitoring

The Joint Price Monitoring Initiative (JPMI) was developed by the CWG and REACH Initiative (REACH) to conduct harmonized price monitoring activities among cash actors in Iraq. The ICF will continue using this tool to monitor the fluctuation of prices and inform cash programming.

Data collection for the JPMI occurs on a regularly basis depending on the level of market changes. In 2023, the data is collected on a bi-monthly basis due to the current fluctuation of prices caused by the devaluation of the local currency. There is a dashboard with the main results of the data collection, and it is being updated once the analysis is complete.

In the methodology, markets are defined as permanent areas of commerce diverse enough to provide access to a variety of food and non-food items (NFIs). Within each district, markets are selected by partner agency field staff, in order to ensure that localized knowledge is taken into consideration. Partner staff are instructed to select the primary markets within their selected districts, to ensure relevant price data is collected.

In line with the purpose of the MEB, only the lowest available prices are recorded for each item. All data collection is conducted through a KoBo-based mobile data collection tool. Following data collection, REACH compiles and cleans all partner data, normalizing prices and crosschecking outliers. The cleaned data is then analysed by commodity and by district. In addition, REACH-Initiative calculates and maps the average cost of a SMEB and MEB in each district. All these findings are presented in the dashboard.

Prior of each data collection, REACH-Initiative shares an email to all ICF members requesting their collaboration. Each partner can join the data collection by following the instruction in the email.

For key findings please refer to the JPMI dashboard: <http://reach-info.org/irq/jpmi/>

Exit strategy

The provision of MPCA is usually limited in terms of time and with an immediate specific objective that requires further longer-term solution. In 2023, MPCA might not be considered as a standalone activity but more integrated in other programming that provides more sustainable solutions. In this context, it is important to identify what is the exit strategy for MPCA and its linkages with longer-term solutions.

In November 2021, the CWG organized a workshop⁹ with MPCA partners to discuss strategic longer-term linkages. In 2022, the CWG brainstormed on potential [exit strategies for MPCA](#). These two documents can be taken in consideration when designing a MPCA approach.

⁹ The link to the workshop report will be added as soon as it is published.

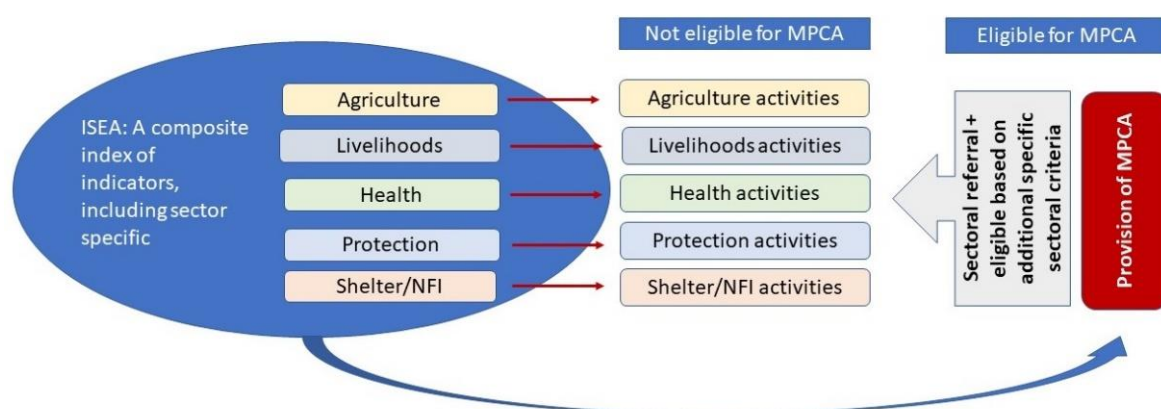
Referrals

Based on unique household-level need, all MPCA recipients will be considered within a comprehensive referral scheme, to include an array of complementary interventions by humanitarian and durable solutions actors and government-led social protection assistance, as feasible. Referrals are a priority in order to ensure longer-term impact of MPCA.

In 2022, the CWG developed a [mechanism to refer](#) MPCA beneficiaries to other sectoral assistance: Agriculture, Livelihoods, Protection, Health and Shelter. This tool can be used for integrated programming or for referrals to other organizations for complementarity.

The ISEA represents a comprehensive and efficient mechanism to trigger referrals for complementary humanitarian-led sectoral assistance. The tool can be used, jointly with sector specific indicators, to prioritize socio-economic HHs among those eligible for sector-specific interventions. In fact, HHs not eligible for MPCA might be eligible for other stream of assistance which can be preliminary determined using the ISEA.

The following figure depicts the potential referral interactions.



There are operational constraints for effective referrals, such as limitations in geographic presence, budget or timeframe for assistance by other actors. It is recommended to identify potential referral process from the project design phase.

Referral to Livelihoods

Referring MPCA beneficiaries to livelihoods is critical to ensure self-reliance.

The ISEA tool incorporates questions that allow organizations identifying beneficiaries for Livelihoods support. It is recommended to use the following set of conditions to identify beneficiaries eligible for Livelihoods:

- Coping strategy index score high (CSI >19)
- Household income should be less or equal to the MPCA transfer value which is 440,000 IQD
- Exclude any HH selected regular employment and retirement as a source of income.
- And not selecting from the 'Disability Group Questions': the option cannot do it all.

Referral to protection services

Beneficiaries falling under the catastrophically vulnerability category should be specifically considered for protection assistance. While critical protection needs might be identified across all the severity

categories, this segment of population reflect a high degree of reliance on negative coping strategies and therefore are exposed to increased protection risks.

Referral to Durable Solutions

A durable solutions mechanism was established in Iraq to support the government in resolving the internal displacement. The mechanism works across the humanitarian-development-peace nexus and serves as a common platform for coordination and implementation of activities which contribute to durable solutions to internal displacement¹⁰. Within this mechanism, an operational plan has been designed composed by different objectives and activities. The mechanism works with Area-Based Coordination at field level with specific Action Plans.

The ICF strongly recommends to link MPCA activities within Durable Solutions in order to provide longer-term support and impact.

Referral to national social protection schemes

Beneficiaries falling under catastrophically vulnerable category are likely to be eligible for non-contributory national social protection schemes for the poor and for special categories. While those schemes exist and are regulated by the national social protection legal framework, financial resources and available programs are limited. Therefore, the operationalisation of referrals can be challenging.

However, coordination with Social Protection and, especially with Social Assistance, became crucial. Whenever possible, organizations are encouraged to engage with government authorities to identify ways of referrals and accessing existing Social Protection programs.

Risk analysis

The MPCA guidelines are more flexible compared to previous years, considering the new context of transition to development and the different approaches that MPCA can be designed depending on the type of programming.

While the guidelines are more flexible, it is extremely recommended to conduct a risk analysis when designing the MPCA activity and consider specific measures to address them. The design of the MPCA activity, including frequency of assistance, assessment modality, distribution mechanism, etc. should be based on a risk analysis.

Each organization can develop its own risk analysis tool. Please, refer to annex 1 for a list of potential risks and mitigation measures to consider.

Data Responsibility

MPCA programs collect large amounts of data during assessments, registration, implementation and monitoring. Data collected, specially beneficiary data, is private and highly sensitive. It is important to design the programs and manage the data to reduce risks to cause harm to individuals or communities.

Data responsibility goes beyond data privacy and data protection to include principles, processes and tools that support the safe, ethical and effective management of data.

ICF members are requested to develop and put in place data responsibility policies to protect beneficiaries. Please, refer to the CaLP Network [Data responsibility toolkit](#) for a guidance and tools.

¹⁰ Information extracted from the Durable Solutions Strategic and Operational Framework document

Accountability to Affected Population

At a fundamental level, the ICF advocates for MPCA actors to adhere to globally agreed standards and to build on the strengths that already exist in developing community engagement for AAP in MPCA activities. Global standards of core importance are the Inter-Agency Standing Committee's (IASC) five commitments for AAP¹¹ applicable to all humanitarian responses, actors, and the coordination architecture; and the Core Humanitarian Standard on Quality and Accountability¹² for putting communities and crisis affected people at the centre of responses. Both come with tools, guidance and indicators of relevance for MPCA actors.

In practice, MPCA programmes should be accountable, transparent, and guided by communities. To this aim MPCA actors should seek to advance: the meaningful participation of communities throughout the whole project cycle; appropriate and accessible communication of related information with communities; and the integration of appropriate feedback mechanisms to complete the loop for active two-way dialogue with communities, including the analysis and use of this feedback for decision making and programme adaptation.

In addition to collaborating with individual agencies on these responsibilities, the ICF will support coordination of common approaches. These include common communications strategies for topics appropriate for harmonised information to communities. Common communication strategies will include clear guidance and tools covering the responsibilities of MPCA actors. Such common approaches rely on engagement and support from MPCA actors but should result in more efficient and effective integration of AAP for members and more streamlined and user-friendly experience for communities.

Communication with communities

Communication with communities and people of concern is key to ensure accountability to population and increase their engagement. In 2022, the CWG developed [common communications materials](#). This can be taken as a reference for ICF members to promote understanding of MPCA in Iraq. This strategy requires MPCA actors to identify and work with local stakeholders in the delivery of common key messages.

Feedback and Complaints Mechanisms

It is extremely recommended to put in place a mechanism for beneficiaries and non-beneficiaries for feedback and complaints. The mechanism should include channels appropriated and accessible for different types of population, specially considering women, people living with disabilities, elderly, etc.

The channels can include a hotline (free toll when possible), complaints box, Social media tools, etc. and specific staff should be trained to respond to the inquires and to refer them to the appropriated staff. Sensitive cases should be handled with confidentiality and following a specific internal process.

A list of frequently questions was identified in 2022 and the communication package includes answers that can be used as a reference.

¹¹ <https://interagencystandingcommittee.org/iasc-revised-aap-commitments-2017-including-guidance-note-and-resource-list>

¹² <https://corehumanitarianstandard.org/the-standard/language-versions>

Protection mainstreaming

The project design is strongly recommended to articulate how protection is mainstreamed across the various phases of the project and follow the below minimum criteria set by the Global Protection Cluster and by the Iraqi National Protection Cluster (NPC):

- Prioritize safety & dignity and avoid causing harm: prevent and minimize as much as possible any unintended negative effects of your intervention which can increase people's vulnerability to both physical and psychosocial risks.
- Meaningful access: arrange for people's access to assistance and services, in proportion to need and without any barriers (e.g. discrimination). Pay special attention to individuals and groups who may be particularly vulnerable or have difficulty accessing assistance and services.
- Accountability: set-up appropriate mechanisms through which affected populations can measure the adequacy of interventions, and address concerns and complaints.
- Confidentiality: ensure all data collected through the project are maintained and treated confidentially.
- Compliance with humanitarian principles of humanity, impartiality, neutrality and independence. Sharing of distribution lists, bio-data of beneficiaries and other sensitive data with civil and/or military authorities is considered as a breach of the humanitarian principles, the principle of confidentiality and principle of do no harm. Members should be able demonstrate they have the necessary capacity to inform all staff on the need to comply with the above-mentioned principles. Specific consideration should be paid in articulating how the project will support the prevention and mitigation of GBV from the assessment to the post-distribution monitoring phase.

Child Protection Safeguard in Cash Distribution

Put in place a child and adult safeguarding policy. Consider informing beneficiaries of safeguarding policies and reporting mechanisms. Carry out child protection policy and reference check for all employees, volunteers and organizations. In 2019 the CWG in collaboration with the Child Protection Working Group drafted a guidance note for Child Protection Safeguard in Cash Distribution that you can find in this [link](#). It is recommended that submitted proposals take into account the content of the guidance note and indicate relevant operational arrangements should be indicated.

Sexual and Gender Based Violence

The MPCA is based on a comprehensive vulnerability assessment that does not make any specific group stand out and therefore exposed to potential risks due to receiving assistance. However, it is highly important to take into consideration possible SGBV concerns in both the design and implementation of MPCA.

A participatory and empathetic approach should be adopted in assessments to ensure that the voices of those exposed to SGBV concerns, including in relation to receiving and using possible cash assistance, are adequately captured. While the assessment and scoring tools do take into consideration if a household has had to rely on early or forced marriages to meet their basic needs, a household exposed to specific SGBV risks can also be referred to specialized support regardless of it receiving cash assistance.

Programme design should also take into consideration SGBV risks related to access to markets, as well as risks in spending cash once received. This can be done through participatory assessments, as mentioned above, monitoring (included in the PDM tool), and situation analysis in a given community

where cash assistance will be implemented. Please also refer to the Cash and Voucher Assistance and GBV Compendium developed by Care¹³.

In 2022, the CWG and the GBV sub-cluster organized a workshop to discuss GBV risks and mitigation measures in Cash Programming, with a specific focus on the transition context. Please, refer to the [report](#) with the key recommendations.

Mitigation measures, PSEA, complain mechanism and anti-fraud policy

In drafting their proposals, ICF members are recommended to indicate their internal SOPs for risk mitigation and anti-fraud policy, along with the operational arrangements in place. There should also be an accountability mechanism (community feedback and complaint mechanism) in place, that involves boys, girls, men, women of different ages and backgrounds. Additionally, it should be ensured that the employees, interns, volunteers, organizations and other affiliated service providers of MPCA have signed an acknowledgement of understanding the policy and perform their safeguarding responsibilities and obligations.

It is also recommended to establish complaint mechanisms and referral pathway procedures as per the age, accessibility and literacy level of boys, girls, women and men - using a combination of channels (IIC, hotlines for child protection in the area, physical mechanisms such as desks and focal points, community centers).

Reporting

The ICF is using ActivityInfo to report and map out the MPCA activities. This helps in consolidating clear information of the MPCA response and use data for coordination and advocacy.

ActivityInfo is a software for data collection and reporting. It was the standard reporting format for humanitarian actors in Iraq and it is now used to continue monitoring activities in the country. It is optimized for all implementing organizations to report on activities, which are geographically dispersed throughout Iraq. The ICF has a specific reporting forms to report the MPCA activities and other CVA activities.

For more information on how to report the MPCA in AI, please refer to the [ActivityInfo Manual](#) for the ICF.

Capacity Strengthening

The ICF provides regular capacity building to members on specific topics. Members are also encouraged to request ICF any type of training or support when needed.

The capacity building includes the following:

- Training on ICF tools: Including ISEA, JRAM or JPMI
- Training on ICF reporting tools: Including ActivityInfo
- Specific trainings on CVA, usually official Cash Learning Partnership (CaLP) Network trainings
- Technical support on ICF tools
- Staff can also do online trainings related to CVA. CaLP Network offers several online trainings in English and Arabic related to different topics. Trainings are available [here](#).

Please, refer to the [capacity strengthening plan](#) developed for 2023.

¹³ Cash & Voucher Assistance and Gender Based Violence Compendium: Practical Guidance for Humanitarian Practitioners, [Link](#).

Recommended elements to be included in the proposals

Donors and ICF members are encouraged to consider the below as key parameters to design and assess MPCA proposals for funding purposes. Members are encouraged to include the below elements in their proposals as they reflect consolidated practices of MPCA actors in Iraq.

Key parameters to be taken into account in proposal development and submission	
Item	Description
ICF participation	All MPCA members are encouraged to have an active commitment and participation to ICF. The active engagement includes abidance to MPCA guidelines, instructions and SOPs as the main driving principle.
Objectives	The proposal clearly describes its linkages with the MPCA objectives, such as “vulnerable populations are supported to access income sources to meet basic needs and minimize reliance on negative coping strategies”.
Referral	Details on how the organization intents to operationalize the referrals and linkages to other complementary assistance or that it is part of an integrated program.
MPCA Standard Operational Procedures	They represent the minimum requirements to implement an efficient MPCA programme in the Iraqi context. Should be looked as reference for elaborating the proposal implementation methodology.
Assessment tool, methodology and targeting model	Follow the recommendations of targeting and assessment modality, as per the guidelines. Members are encouraged to use the Integrated Socio-Economic Assessment (ISEA) tool.
	Whenever relevant, use of the Proxy Mean Test (PMT) as targeting model to determine eligibility for cash assistance following a needs-based approach
	The MPCA assessment modality follows a need-based approach. As per MPCA endorsed SOPs, members are recommended to assess entire neighbourhoods of a given area in coordination with other actors or to clearly describe other assessment modalities more relevant to the program.
M&E/quality assurance	Detailed description of the monitoring framework, including use of ICF minimum indicators, along with detail on procedures and systems the organization will set-up in order to ensure assistance is delivered efficiently and in compliance with standards.
	Verification Questionnaire. Inclusion of beneficiary verification as a key step between assessment and disbursement. The ICF provides a standardized verification form and assistance on its usage
	Indication of PDM procedures and intended indicators in alignment with ICF guidance and minimum required questions to be included in the survey.
	Segregation of duties. Indicate how the organization intent to segregate the assessment functions from the data collection, data processing and scoring, verification, distribution and post distribution and which internal audit and control mechanisms are in place.
Budget considerations	Cost efficiency must be taken in consideration when allocating a % of the budget to the support costs.
	Large scale and consortia projects are expected to have a higher cost efficiency ratio.
Transfer value	Use the guidance on transfer values for cash programming in Iraq in 2023. The standard recommended value is 300,000 IQD but the guidelines include other recommendations depending on type of program (emergency or regular responses) and type of populations.
	The value is transferred in IQD; For budget purposes, the equivalent amount in USD should be calculated using the current exchange rate.

Delivery mechanism	Indication of delivery mechanism used and the rationale of choosing the particular mechanism taking in consideration inclusion and accessibility of particular groups.
Protection mainstreaming	Indication of how the organization intends to mainstream protection across the project cycle. Please refer to the dedicated section of this guidelines for the key elements to be considered.
Child protection Safeguard	In 2019 the CWG in collaboration with the Child Protection Working Group drafted a guideline for Child Protection Safeguard in Cash Distribution attached to this guideline: "Iraq Inter-Cluster Guidance Note on Children as Recipients of Cash Assistance (Child Headed Households)". Proposals submitted to donors should contain clear reference to it and operational arrangements should be indicated.
SGBV considerations	Programme design should take into consideration SGBV risks related to access to markets, as well as risks in spending cash once received. This can be done through participatory assessments, monitoring (included in the PDM tool), and situation analysis in a given community where cash assistance is will be implemented.
PSEA, complain mechanisms, anti-fraud	Indication of internal policies and procedures related to fraud and corruption mitigation measures, prevention of sexual exploitation and abuse (PSEA), and general complaints and feedback mechanisms.
Prioritized geographical areas	In accordance with prioritized districts in the Humanitarian Transition Overview and organization own assessments.
Reporting	Members are required to report their activities, achievements and funding with the appropriate tools.
	Reporting in ActivityInfo. Please refer to the dedicated section and to the ActivityInfo guidelines.

Contacts

The ICF is currently led by the World Food Program (WFP) through CashCap and by People in Need. Information Management is supported by REACH-Initiative.

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Acronyms

ABC	Activity Based Costing	MEB	Minimum Expenditure Basket
CaLP	Cash Learning Partnership Network	MPCA	Multi-Purpose Cash Assistance
CLCI	Cash and Livelihoods Consortium for Iraq	PIN	People in Need
CVA	Cash and Voucher Assistance	SMEB	Survival Minimum Expenditure Basket
CWG	Cash Working Group	VAM	Vulnerability Analysis and Mapping
DSA	Data Sharing Agreement	WFP	World Food Program
HCT	Humanitarian Country Team		
IDP	Internal Displaced Population		
ISEA	Integrated Socio-Economic Assessment		
JPMI	Joint Price Monitoring Initiative		
JRAM	Joint Rapid Assessment of Markets		
MCNA	Multi-Cluster Needs Assessment		

Annex 1: Risk analysis tool

Description of the risk	Probability level	Impact level	Mitigation measures
Contextual risks			
Movement restrictions caused by security threats and political unrest	Low	High	<ul style="list-style-type: none"> ✓ Regular monitoring of the security situation. ✓ Close contact with local authorities.
Increase of prices due to devaluation of local currency	Medium	Low	<ul style="list-style-type: none"> ✓ Regular price monitoring. ✓ The transfer value will be adjusted within the ICF in case the price increases or decreases.
Programmatic risks			
Social cohesion risks caused by the provision of CVA to specific individuals	Medium	High	<ul style="list-style-type: none"> ✓ Promotion of community engagement activities. ✓ Provision of key messages with the selection criteria, type of assistance, etc. ✓ Engagement with local authorities. ✓ Revise the frequency of the assistance in line with project objective and also potential risks to community.
Inability to obtain funds when needed	Medium	High	<ul style="list-style-type: none"> ✓ Regular engagement with donors to identify funding needs. ✓ Mapping of donors likely to fund this activity.
Cash not spent on intended needs	Low	High	<ul style="list-style-type: none"> ✓ The selection criteria include the need for MPCA based on multi-sectoral indicators. This is verified with the verification tool. ✓ A regular monitoring will be conducted to ensure use of cash and impact to beneficiaries.
Identification errors: Selection criteria	Low	High	<ul style="list-style-type: none"> ✓ Engagement with community committees as part of the selection process. ✓ A complaints and feedback mechanism should be also in place in case individuals are willing to communicate with the organization.
Non-selected individuals putting pressure on getting cash assistance	Medium	High	<ul style="list-style-type: none"> ✓ Active engagement with communities. ✓ Provide regular and clear information to communities. ✓ Ensure feedback and complaints mechanisms are in place and functional.

Beneficiary protection risks			
Risks for the safety of beneficiaries and staff	Low	High	<ul style="list-style-type: none"> ✓ Regular monitoring of the security situation in the area of intervention (presence of security or armed actors, checkpoints and restrictions on movement etc.). ✓ Engagement with local authorities to ensure acceptance and authorization of the intervention. ✓ Community engagement to ensure understanding and acceptance minimize the risk of backlash and retaliation etc. ✓ Safety and security measures to be in place at facilities.
Gender and age-related risks, e.g. women and adolescent girls being prevented to benefit from the CVA due to conservative sociocultural norms	Medium	High	<ul style="list-style-type: none"> ✓ Conduct a gender analysis to understand the gender-related risks associated to the particular community. ✓ Ensure women and men are engaged in the process to ensure understanding and enable effective and independent access of women to health care. ✓ Gender and age -related measures are in place at organization' facilities.
Institutional risks			
Organization' transparency	Low	High	<ul style="list-style-type: none"> ✓ Internal SOPs must be in place, including programmatic and financial processes.
Inconsistency with key actors' responses (transfer values, frequency)	Low	Medium	<ul style="list-style-type: none"> ✓ Coordination between organizations, especially at field level and through the ICF. Follow-up the MPCA guidance.
Data protection leakages	Low	High	<ul style="list-style-type: none"> ✓ Internal data protection policies and safeguards must be in place. ✓ Data protection principles and protocols must be abided throughout the referral process between protection and health actors
Fraud during data collection that impacts in the eligibility of beneficiaries	Medium	Medium	<ul style="list-style-type: none"> ✓ Division of tasks between different teams for assessment and verification. ✓ Individuals having access to the feedback and complaints mechanism.
Delays in getting access letters	Medium	High	<ul style="list-style-type: none"> ✓ Regular monitoring with relevant authorities to ensure access letters are provided on time.