Glossary

Cash-based intervention (CBI) and cash transfer programming (CTP) can be used interchangeably: CBI or CTP refers to all programmes where cash (or vouchers for goods or services) is directly provided to beneficiaries.

Delivery mechanism: The means of delivering a cash or voucher transfer (e.g. smart card, mobile money transfers, cash in envelopes etc.).

E-transfer: A digital transfer of money or vouchers from the implementing agency to a programme participant. E-transfers provide access to cash, goods and/or services through mobile devices, electronic vouchers, or cards (e.g. prepaid, ATM, credit or debit cards).

Financial service provider (FSP): An entity that provides financial services, which may include e-transfer services. Depending upon the context, FSPs may include e-voucher companies, financial institutions (such as banks and microfinance institutions) or mobile network operators.

Gap Analysis: 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).

Marketplace Analysis: A more “rapid” analysis which seeks to identify whether and how a physical marketplace can supply or deliver the goods/services that will be in demand. It focuses on the consumer end of the market chain.

Market Systems Analysis: Uses a systems approach to map out all the social, political, economic, cultural and physical factors affecting how a market operates.

Minimum Expenditure Basket (MEB): Defined as what a household requires in order to meet basic needs – on a regular or seasonal basis – and its average cost over time. Basic needs are defined by affected households themselves, International Humanitarian Law and Sphere Standards. The MPG will contribute to meeting the MEB, but can also include other one-off/recovery needs.

Modality: Form of transfer (cash, vouchers, in-kind or combination).

Multipurpose Cash Grant (MPG) and Multipurpose Cash Transfer (MPT) can be used interchangeably: MPGs or MPTs are defined as a cash transfer (either regular or one-off) corresponding to the amount of money a household needs to cover, fully or partially, a set of basic and/or recovery needs. MPGs or MPTs are by definition unrestricted cash transfers. The MPG will contribute to meeting the MEB, but can also include other one-off/recovery needs.

Multi-sector cash-based interventions: A coordinated approach to cash (and voucher) transfers, whereby a range of sector needs would be addressed through CBIs by different organisations, possibly using one delivery mechanism but otherwise managing their programme in the traditional way, and usually with some eligibility conditions or use of restrictions to ensure sector-specific objectives are met (e.g. sector-specific definition of eligibility, transfer modality and value, monitoring, indicators, etc.).

Response Analysis (RA) or Response Analysis Framework (RAF): This is the link between Situational Analysis (broadly speaking, Needs Assessment and other contextual information) and programme design. RA or RAF involves the selection of programme response options, modalities and target groups; it should be informed by considerations of appropriateness and feasibility, and should simultaneously address needs while analysing and minimising potential harmful side-effects.6

Safety nets or social safety nets (SSN): Safety assistance or “safety nets” are non-contributory transfer programmes targeted to the poor or vulnerable.

Sector-specific cash transfer: This refers to a CBI intervention designed to achieve sector-specific objectives. Sector-specific cash transfers can be restricted or unrestricted.

Situational Analysis: An overview of available secondary data and early primary data such as initial Needs Assessment and other contextual information.

(Un)Conditional cash transfer: Conditionality is defined as having to fulfil some condition in order

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6 Adapted from Maxwell et al (2013), Response analysis and response choice in food security crises: a roadmap, ODI HPN.
to be eligible for assistance. This may be attending training, doing some work or providing receipts of previous expenditures in order to receive a second transfer. MPGs can be conditional or unconditional.

(Un)Restricted cash transfer: Restriction is defined as pertaining to the utilisation of a transfer. Unrestricted transfers can be used as the recipient chooses. MPGs are unrestricted by design.

Willingness to pay: This is an estimate of future expenditure requirements made up of historic costs, and what people would be willing to pay given a set amount of “cash” at their disposal. Used to contribute to the design of the MEB.