PART 3

Response Design and Plan

Once it has been determined that MPGs are an appropriate and feasible response option to meet multiple humanitarian needs, what are the essential elements of programme design?
What It Is

The purpose of this section is to provide a clear set of minimum standards for MPG programmes across agencies in line with programme objectives, pragmatic evidence of target populations’ needs, practical realities faced by implementing agencies, and global or regional MPG experiences and best practices. Many best practice recommendations here are common to CBI or good humanitarian programming, such as selection of financial service providers, and/or Accountability to Affected Populations.

The MPG Response Plan is a living document that provides a snapshot of MPG programmes to date. It is also a template structure for MPG programming that can be adopted either by an individual agency or inter-agency. As with any Response Plan, it should be updated periodically to reflect lessons learned that contribute to more effective MPG programming.

The structure of the proposed Response Plan is the following:

1. Key stakeholders and responsibilities of implementing agencies
2. MPG transfer value
3. Targeting strategy and determining eligibility
4. Delivering the MPG
5. MPG programme quality

It is useful to provide a brief overview of the analysis that informed the decision to use an MPG to meet multi-sector emergency needs and to lay the foundation for comprehensive response design and planning. The Response Plan should include details on the key components for a solid MPG programme. **The overview will be based on the analysis done in Parts 1 and 2 of this toolkit.** The summary should articulate:

- **MPG programme objective:** What the MPG is designed to do.
- **Target group(s):** For whom the MPG is designed and why.
- **MPG transfer value:** How much cash the MPG will provide, particularly in relation to the Minimum Expenditure Basket (MEB), and any foreseen variations.\(^{27}\)
- **Duration:** How long the assistance will be provided for and why.

This section is to be read alongside an example of detailed standard operating procedures provided in Annex 3. Included in the Annex 3 are appendices providing examples of:

- Minimum Expenditure Basket (MEB) Samples
- Targeting Procedures and Steps
- Financial Service Provider (FSP) Review Checklist
- Bank Account – Case Management
- MPG Coordination ToR
- Post-Distribution Monitoring Tools

\(^{27}\) Depending on target group, geographic location or any periodic or one-off additional cash requirements, e.g. winterisation or livelihoods recovery.
KEY STAKEHOLDERS AND RESPONSIBILITIES OF IMPLEMENTING AGENCIES

WHAT IT IS

Begin by considering who is involved in the MPG programme and what their role will be, ensuring all relevant parties are not only involved but also empowered to take responsibility.

MPGs can resemble social safety nets (SSNs) in that they provide unrestricted cash assistance to vulnerable segments of the population for a given period of time. It is therefore important to engage governments on MPG programmes to ensure acceptance (social, political, etc.) of humanitarian cash assistance; to avoid duplication/overlap with existing safety nets; to prevent designing responses that are in conflict with local SSNs - or better - to reinforce or adapt SSN for humanitarian contexts. Problems can arise if the MPG transfer value drastically exceeds the monthly cash assistance given to citizens through a safety net programme or if the MPG programme targets refugees in a country without SSN programmes for its own citizens. Collaborating with local governments can reduce friction with host communities and positively influence political acceptance of a humanitarian MPG programme.

ESSENTIAL CHECKLIST

Conduct a rapid review of the main stakeholders involved in MPG design and implementation and programme quality. Examples include UN agencies, implementing partners, NGO consortia, government counterparts, private sector contractors and financial service providers, etc.

Using this Response Plan as guidance, outline the top-line responsibilities. List the main implementing agencies alongside their main functions, highlighting where different agencies have different responsibilities.

The government is a critical player. Include the names of relevant government ministries. Outline how they have been involved in the MPG. It is important to highlight here the difference between government representatives in particular geographic or field locations and their national/capital-based counterparts.

Determine whether the government has any established or existing cash-based safety net mechanisms (conditional or unconditional) for local communities. This will be critical in terms of negotiating with them on MPGs, to understand whether they are familiar with cash-based interventions or have experience with SSNs.

See CaLP’s Social Protection Thematic Page to see how to link relief and development CTPs

The MEB and MPG transfer value should be designed in consultation with the government and the former aligned to national poverty lines, if appropriate. Review targeting criteria and strategies for identifying the poor in existing SSN programmes, e.g. proxy-means test, income and expenditure, living conditions, asset holdings, etc. Try to align with national approaches if the approach can be used to accurately estimate the needs and vulnerabilities of crisis-affected people.

The government should be kept informed of and consulted on all documents related to MPGs through relevant coordination bodies, Response Plans and budgets, and any other inter-agency documents, e.g. technical guidelines, etc.

Respective government ministries should be encouraged to actively lead the development of the Response Plan where possible, for example through existing coordination systems and meetings. If they are unwilling or unable to take a leading role, they should be encouraged to provide technical and operational inputs into guidelines and other documentation processes.
THE MPG TRANSFER VALUE

WHAT IT IS

The MPG transfer value should be based on the MEB and Vulnerability and Gaps Analysis as described in Parts 1 and Part 2 of this toolkit.

ESSENTIAL CHECKLIST

When describing how the transfer value was determined, clarify:

- Who was involved in the calculation, including role of government, sector-specific experts, etc.
- What is included in the MEB, what is not included, and why. The MEB will outline the target population’s basic needs, based on estimated monthly expenditure. Attach an annex to the Response Plan with detailed calculations.
- Affected population’s own contribution and other sources of assistance including type, monetary equivalent, duration and any similarities or differences in targeting methodology (criteria, numbers, etc.). Clearly state assumptions.
- Any additional cash requirements over and above the MEB, and justification.
- The percentage of the MEB that the MPG will cover, given above analysis.
- The MPG transfer value in relation to the minimum national and local wage rates. If it is not aligned, outline the rationale and strategies to reduce misunderstanding and potential disagreement.

State clearly the risks and mitigation strategies if there are insufficient aid resources to cover the gap. Unfortunately budget constraints are often the main determinant in setting transfer values. The choice is to provide more money to fewer people, or less money to more people. If only a portion of the MEB is covered, state assumptions about household spending and potential consequences of inadequate transfer rates, particularly for the most vulnerable.

Establish a timeline and frequency for the amount(s) to be distributed. The total estimation will help with budget planning, as well as manage expectations and encourage transparent coordination among agencies.

Keep in mind that other stakeholders may not be familiar with the concept of MEB versus MPG transfer value, so it can be useful to include glossary definitions of both concepts.

State clearly the triggers for review of the MPG transfer value (and MEB). The MEB and transfer value review go hand in hand. The MEB will need to be reviewed if there are significant changes in supply, demand and prices. The MPG transfer value will change if there are changes to complementary assistance, such as food assistance, or sources of income (e.g. a change in policy allowing refugees to work, seasonal changes in income or expenditures, etc.).

Justify the necessity of a national or regional MEB/MPG transfer rate. Be aware that different MEB/MPG transfer values may create push/pull factors or tensions between communities. This should be addressed in the communication strategy.
TARGETING STRATEGY AND DETERMINING ELIGIBILITY

WHAT IT IS

Targeting of humanitarian assistance is sometimes necessary, and is often done across sectors using socio-economic criteria. Socio-economic targeting is informed by programme objectives and Vulnerability Analysis. See Part 1.1 Vulnerability Analysis in Response Analysis for more information.

THINGS TO REMEMBER

Targeting is never 100% accurate. Being vulnerable from a socio-economic perspective is not a “yes or no” question; rather households and individuals fall on a continuum. Furthermore, particularly in emergencies, a household’s or individual’s economic status is very dynamic. It can change rapidly and requires regular analysis.

A targeting strategy must aim to strike a balance between the imperative to act, accuracy and affordability. Provision of life-saving assistance should not be delayed for the benefit of marginal gains in targeting accuracy. Potential accuracy risks can be mitigated at the design stage by employing multiple and complementary methods. Risks can be mitigated during implementation through complaints, feedback and appeals mechanisms, monitoring and evaluation. Making the best use of available data and collecting additional data only as needed can enhance affordability. It is also important to distinguish between, and account for, initial costs and recurrent costs of targeting.

To be most effective, targeting should engage communities throughout the targeting cycle, ensuring the views of affected communities — and particularly those of potentially marginalised and most vulnerable groups — can influence the targeting process.

Targeting of MPGs is necessarily a collaborative exercise that involves multiple stakeholders (governments, other agencies providing similar or complementary assistance, and the affected communities themselves). Roles and responsibilities for the targeting process need to be well-defined: from determining the shared vision for targeting, right through to how to operationalise the targeting strategy and ensure it is effective at achieving its goal (Figure 9).

FIGURE 9. Steps in Targeting Process

BOX 10. SOME DEFINITIONS

Inclusion error: Inclusion in the programme of those who do not meet the eligibility criteria.

Exclusion error: Exclusion from the programme of those who meet the eligibility criteria.

Eligibility criteria: Standards by which inclusion or eligibility in the programme may be decided.

---

30 See Targeting in Complex Emergencies for examples of stakeholder mapping.
ESSENTIAL CHECKLIST

Map and consult stakeholders. Stakeholders’ concerns and expectations can affect the choice of objectives, methodology and strategy. It is important to define the membership and participation in the targeting working group, its Terms of Reference and decision-making responsibilities. To ensure the exercise reflects operational needs and capacities, determine the parameters of the exercise and the resources necessary (human, financial, hardware and software, logistical and time).

With the targeting working group, clarify the objectives of the assistance and its target group. If the objectives are multi-sectoral, clarify what can be achieved together versus separately to ensure the complementarity of different types of assistance. Determine the eligibility criteria (see Part 1.1 Vulnerability Analysis). Decide whether the objective is to provide a lower entitlement to a larger number of vulnerable households or a higher entitlement to fewer, most vulnerable households.

Review different targeting mechanisms and conduct a Strengths, Weaknesses, Opportunities and Threats (SWOT) analysis of different options. The SWOT analysis should include aspects of security, safety, protection, different costs, time and human resource requirements.

Decide and define the step-by-step process for identifying eligible beneficiaries. Targeting of individuals or households can be done in many different ways. These are generally classified as administrative targeting, self-targeting and community-based targeting (see strengths and weaknesses of different approaches in Table 5). The aim should be to decrease costs incurred to identify eligible households, ideally avoiding a “census” approach whereby all households must be interviewed.

Lessons learned on determining eligibility

- This step, regardless of the approach, may be the most cumbersome in a targeting process, and adequate time and resources should be planned for. This will include communications, outreach, community engagement, additional household visits and questionnaires, data management and analysis.

- Administrative targeting can be more cost-effective if registration data containing variables can be used as eligibility criteria. At a minimum, registration data can be used for pre-screening and targeting household visits. Referral mechanisms can also act as a screening mechanism.

- Using mixed methods, and not overly relying on one method, can be more manageable and cost-effective, e.g. community-based mechanisms to identify vulnerable individuals who are then interviewed using a standard household questionnaire; or criteria defined through statistical analysis, then validated by communities who then create lists of persons meeting those criteria.

Define and set up appeals and complaints mechanisms. A targeting strategy must allow for identifying those who would otherwise be eligible but don’t meet strict criteria. This is done largely through referrals, appeals, complaints and feedback mechanisms (hotlines, help desks, etc.). These mechanisms allow for reducing bias and correcting exclusion errors linked to the selected targeting approach. They may also address inclusion-related issues.

Ensure that appeals mechanisms are accountable, impartial and manageable. Appeals mechanisms should include representatives from various stakeholder groups, including the affected population. Review the complaints and appeals mechanisms and find ways to make them more efficient. Possible ways include outsourcing the work or using phone/internet-based pre-screening for household visits, etc.

Define the monitoring and evaluation plan. What is the targeting objective? Is it minimising inclusion or exclusion, or reducing “pull” factors? How will targeting efficacy be evaluated, e.g. data requirements, any additional data collection and analysis?

Exclusion errors can be more difficult to detect and quantify than inclusion errors, because by definition people who are excluded are not on beneficiary lists and may be missed by post-distribution monitoring or similar systems. Appeals and referral mechanisms are therefore important. It is also informative to assess
not only the percentage of exclusion error, but also who is excluded. If someone has been categorised as not eligible because they are a borderline case, i.e. just on the wrong side of the eligibility threshold, that is a completely different targeting problem than the case of someone who is extremely vulnerable but has been excluded because there is a loophole in the targeting criteria or a flaw in the process.

**BOX 11. COMMON PITFALLS THAT LEAD TO INCLUSION/EXCLUSION ERRORS**

**Reliability of data:** Do not use too many self-reported, non-verifiable criteria, such as coping mechanisms.

**Accuracy of criteria:** Remember, criteria should directly relate to the economic nature of cash, otherwise they risk targeting the wrong person with the wrong intervention.

**Use a mix of criteria:** Relying too much on one criterion, such as female-headed households, can result in significant inclusion (and exclusion) errors.

---

**Do No Harm/Do More Good**

An effective targeting strategy relies on much more than just criteria. Good targeting involves policy dialogue; communication and awareness-raising with stakeholders, including affected populations; the logistics of implementation; and a plan for monitoring and evaluating the effectiveness not only of the criteria but of the whole strategy.

- Consult protection colleagues on the proposed targeting process to get feedback on contextual vulnerabilities, and to ensure the process is inclusive/supportive of marginalised groups or people with specific needs.

- Identify and assess people with specific needs or protection risks, and refer them to other assistance if MPGs are not relevant for them.

- Consider including those considered to be “borderline” vulnerable, especially when they are engaging in negative coping mechanisms that might decline with cash assistance.

- Experience shows that without clear and regular information-sharing, there is the risk of misunderstandings that can lead to an unmanageable volume of complaints, and in the worst cases to violence. Some actors are concerned about giving away the “secret” of eligibility criteria, as they fear it will enable potential recipients to manipulate enumerators and provide false data. A good communication strategy will avoid this. Involve communication experts from the beginning.

- Sometimes pure community-based targeting may be inappropriate or unfeasible, but this does not mean that communities cannot participate. Define other contributions that communities can make, as in Box 12 below.
BOX 12. WAYS COMMUNITIES CAN PARTICIPATE IN TARGETING WHEN PURE COMMUNITY-BASED TARGETING IS NOT FEASIBLE OR APPROPRIATE

- **“Ground-truthing” or developing definitions of what it means to be vulnerable, and who is vulnerable, in a given situation and community. This can include validating indicators or criteria that have emerged from statistical analysis or expert taskforces. Feedback from the community can help to determine whether people agree with the targeting approach (and therefore whether it will work in practice or will generate large numbers of complaints); how questions on specific indicators should be asked; and whether the proposed approach will miss any important factors in vulnerability or vulnerable groups, etc.**

- Testing questionnaires and other data-collection methods, in advance of a large-scale survey, to identify and improve any questions that might be sensitive or unclear.

- Pre-screening by community representatives of cases that have appealed after being excluded during the first stage of targeting, as seen in practice in Jordan.

- Ensuring two-way communication between the community and the agencies about the overall targeting approach, particularly any changes in process or criteria, such as a switch from blanket to targeted food assistance, or the prioritisation of the poorest (a major change from protection categories). Some stakeholders suggested that the very high volume of appeals following the first targeting exercise in Lebanon were partly due to poor communication beforehand.

---

BOX 13. TARGETING OF MPGS USING PROXIES FOR INCOME AND EXPENDITURE IN UKRAINE

The NGO Consortium in Ukraine worked with the Protection Working Group and the Shelter Cluster to determine appropriate criteria for targeting cash assistance. The NGO Consortium did not have any household-level data or any capacity to do a sample survey to determine criteria through statistical means. Instead they based their targeting criteria on advice from experts, i.e. the “Delphi” method. These experts used three inter-related vulnerabilities to determine criteria:

- **Personal vulnerabilities:** Disability, pregnancy, chronic illness, age (elderly), and/or high expenditure due to a large number of dependents, specifically children (more than three) and few income earners (single-headed households). The assumption was that these households would be unable to earn enough income to support themselves or their families.

- **Socio-economic vulnerabilities:** No or lack of regular income, lack of assets, specifically a home, and lack of social capital or access to support from friends and relatives.

- **Shelter-related vulnerabilities:** These were based on similar emergencies with urban displacement and loss of housing. Criteria included no or substandard shelter, living in collective shelter (versus independent living), lack of occupancy contract or risk of eviction, substandard water and sanitation (outside waste disposal and crowding).

Using protection outreach teams, a household questionnaire was implemented that rated the responses (low, medium and high) to a series of questions related to the three vulnerabilities. If the household/individual rated high on at least two vulnerabilities they were eligible for cash assistance.
FOR THE RESPONSE PLAN

Describe the target group in simple language and estimate numbers if available. For example, “MPGs will target Nepal earthquake victims falling under the established poverty line” or “MPGs will target destitute displaced people in urban environments in Ukraine”.

Describe any predictable changes in target group based on changing vulnerabilities, e.g. “Winter grants for the most vulnerable living at high altitude”.

Explain the methodology behind the targeting in simple language, e.g. methods for identifying economic vulnerability will include community-led wealth ranking, and will be verified by agencies using a scorecard based on asset ownership, including livestock.

Describe any complementary assistance being provided to the same target group, and efforts to harmonise targeting criteria. This can include how sector-specific criteria can be combined with economic criteria, e.g. economic insecurity plus food insecurity indicators for complementary food assistance (see Box 13 for an example of MPGs and shelter interventions).

Outline any exclusion criteria, or criteria used to determine “graduation” from the MPG programme, e.g. households with a pair of oxen or milking cow, households perceived to be well off.32

Detail how to practically conduct targeting step-by-step. Include who will implement household questionnaires (if applicable), manage beneficiary information, determine and generate beneficiary lists, and manage appeals processes (see Annex 3 Standard Operating Procedures: Appendix B on Targeting Step-by-Step for an example).

State how often targeting criteria will be reviewed and describe any method employed to verify whether targeting methods are effective and criteria are accurate, and both are being used correctly in determining eligibility.

Targeting strategies for MPGs have benefited from much experimentation with different methods. See Table 5 for some strengths and weaknesses analysis of targeting methodologies.

RESOURCES

Cash transfer programming in urban emergencies: a toolkit for practitioners. See Annexes for targeting tools.

WFP Targeting in Emergencies. See the Annex for additional analysis of strengths and weaknesses of different methods.

UNHCR and WFP MENA Targeting Review. A summary of issues and lessons being learned.

WFP Assessing the effectiveness of community-based targeting.

Cash in Emergencies Toolkit (IFRC)

---

### TABLE 5. Different methods for identifying eligible beneficiaries

<table>
<thead>
<tr>
<th>Method</th>
<th>Strengths</th>
<th>Weaknesses</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Administrative targeting:</strong></td>
<td>• Done by a (normally) neutral external party.</td>
<td>• Criteria defined by outsiders, not always understood by the communities.</td>
</tr>
<tr>
<td>Agencies or people external to the community select households or individuals using standard observable or measurable criteria or indicators, such as asset holdings or other objective socio-economic characteristics.</td>
<td>• Limited or no influence of the internal community power structures (reduced elite capture).</td>
<td>• Lack of ownership and exclusion of the affected community.</td>
</tr>
<tr>
<td></td>
<td>• Limited or no pressure on the individuals of the community.</td>
<td>• High administrative costs, including data collection.</td>
</tr>
<tr>
<td></td>
<td>• Can be unbiased and transparent.</td>
<td>• Time consuming.</td>
</tr>
<tr>
<td></td>
<td>• Can be effective in excluding non-target groups, especially when used at household and individual levels.</td>
<td>• Reliability and accuracy of data is entirely dependent on the external agency and quality of the individual work.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Difficult to standardise or verify when information is poor.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Risk that the indicators do not reflect true vulnerability, leading to exclusion errors.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Risk of stigmatising people if criteria are not protection-sensitive (HIV/AIDS, IDPs).</td>
</tr>
<tr>
<td><strong>Geographic targeting:</strong></td>
<td>• Identifies the most vulnerable areas to prioritise targeting decisions.</td>
<td>• Existing population estimates are often unreliable and may distort results.</td>
</tr>
<tr>
<td>Geographic targeting in an emergency refers to the identification of administrative units, economic areas or livelihood zones that have a high concentration of economically-insecure people.</td>
<td>• Can be used alone as a quick-and-easy targeting method when more in-depth approaches are not feasible, e.g. in conflict environments that are difficult to reach.</td>
<td>• For best results, secondary data should be cross-checked with primary data and “ground-truthing”.</td>
</tr>
<tr>
<td></td>
<td>• Uses existing vulnerability data and other secondary data. Can be cost-effective.</td>
<td>• When used exclusively, can lead to large inclusion errors.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Can exclude pockets of economically-insecure people.</td>
</tr>
<tr>
<td><strong>Self targeting:</strong></td>
<td>• When projects are able to absorb all who want to participate, there is little risk of corruption or bias in selection.</td>
<td>• Good information analysis is necessary to know what conditionalities and transfer size will help the intended people to self-select.</td>
</tr>
<tr>
<td>The individual concerned identifies him/herself, sometimes according to some kind of externally imposed criteria and sometimes purely through his/her own self-identification.</td>
<td>• Low administrative costs related to targeting.</td>
<td>• The project must be able to take everyone who wants to be involved.</td>
</tr>
<tr>
<td>Method</td>
<td>Strengths</td>
<td>Weaknesses</td>
</tr>
<tr>
<td>----------------------</td>
<td>---------------------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
</tbody>
</table>
| **Community-based targeting:** | - Communities usually have and can further develop a better understanding of vulnerability and need.  
- Criteria defined by “insiders” and as such is understood and owned by the community.  
- End result is better accepted and owned by the community.  
- Internal, pre-existing community-control mechanisms are engaged.  
- Helps to empower and build community capacity through participation.  
- In the long term, community-based targeting can reduce costs to the organisation. | - Requires communities to be well-defined and have self-knowledge. Only works where there is sufficient community cohesion; as such, may be inappropriate in urban or displacement settings.  
- Social pressure on those representing the community.  
- Abuse of power, elite capture and favouritism within the community may result in bias (e.g. exclusion of the relatively powerless).  
- Criteria defined are endogenous to the community and comparisons cannot be made between communities (e.g. different camps in one country).  
- It is difficult to standardise or compare targeting criteria between different communities.  
- Initial start-up of CBI systems needs training and advocacy at the local level; this requires staff time, which at the initial stages can be costly.  
- Careful monitoring is required to ensure fairness and cross-checking of targeting decisions. |

DELIVERING THE MPG

What It Is

Delivering the MPG in an efficient and dignified way for beneficiaries requires careful consideration of how the Operational Feasibility Assessment can be translated into an operational reality. This section is not specific to MPGs and can be found in any CBI guidance. What is new is how cash grants are being delivered through Common Delivery Mechanisms for inter-agency programmes. More detail on this approach is found in Annex 4.

Essential Checklist

A. Describe delivery mechanisms and options

Using the Operational Feasibility Assessment, select one or two preferred delivery mechanisms and provide a justification as to why they are the best option. Include mention of beneficiary preferences; capacity, including ability of financial service providers (FSPs) to meet accountability requirements (e.g. reporting and data protection); efficiencies, including timeliness and cost; and any other factors influencing choice (e.g. government preferences).

Specify if and why there are any in-country variations in delivery mechanisms being used, for example: providing MPGs via ATM cards in the majority of areas, while using remittance agents or mobile money in the areas with security concerns or where there are long distances to banks and ATM machines; or using alternative methods for those with specific protection risks.

State if the delivery mechanism is inter-agency or a Common Delivery Mechanism. Who is participating, what are the roles and responsibilities of each partner, etc. A detailed description of terms of reference is in Annex 4 Common Delivery Mechanisms.

B. Write implementation procedures

The Response Plan should be operationalised for field teams in the form of implementation procedures to ensure implementing agencies know who will do what, where and in what order. While standard operating procedures will vary per context, MPG implementation procedures should outline the following key elements:

- Household targeting, eligibility and verification process. Include household questionnaires, roles and responsibilities, common database formats and process flows.

- Management of the cash delivery process, in particular distribution frequency and payment cycles. This includes card or cash distribution, FSP instructions/relations and other process flows, as well as any standardised forms and reports.

- Implementation of complementary programmes, such as sector-specific interventions (cash or in-kind) or market-support.

- Training, information and communication, including what will be covered in training or sensitisation for staff, beneficiaries and even the private sector.\(^3\)

- Accountability and feedback mechanisms explaining the protocols for common problems, e.g. the household receives the wrong amount or loses its card.

When working with refugees, UNHCR encourages private sector partners to undertake a training on the Code of Conduct.

\(^3\) When working with refugees, UNHCR encourages private sector partners to undertake a training on the Code of Conduct.
MPG PROGRAMME QUALITY

What It Is

Establishing the key elements of MPG Programme Quality is crucial for ensuring implementation reflects the intention and design of the programme and adheres to humanitarian best practices.

Programme Quality includes Response Monitoring – an essential component to review assumptions and decisions made when designing the MPG programme. Specific areas to monitor include changes in needs and vulnerabilities, assumptions that inform the MEB and MPG amounts, changes in market conditions, and impacts (positive and negative) on individuals, households, communities and the local economy.

Essential Checklist

A. Describe risks analysis and mitigation measures

As with all humanitarian programmes, it is crucial to identify the principle risks, propose mitigation measures and set "red lines". Risks generally fall into three categories:

- Contextual – e.g. inflation of market prices, resurgence of conflict, new displacement, etc.
- Operational – e.g. failures in capacity to implement (by agencies or FSPs), risk of corruption, diversion or fraud.
- Causal (as a result of the programme) – e.g. increased tension at the household or community level.

Tools for risk analysis, mitigation and management are provided in the Resources section.

B. Describe data-protection measures

Data protection is a concern for any type of assistance, but particularly for MPG programmes that share information between agencies and with FSPs (specifically with e-transfers). Potentially sensitive information collected at individual and household level can “fall into the wrong hands” and cause a great deal of damage to vulnerable households.

CaLP’s Protecting Beneficiary Privacy sets out minimum standards for data collection (or minimisation), data management throughout the programme cycle, and data sharing between agencies and with FSPs.

Agencies increasingly have data-protection policies. Read your agency’s policy. Most agencies have a stipulation in their policies that allows for data sharing based on data minimisation and the presence of reciprocal data-sharing policies that ensure that the recipient would treat the data with the same care as the provider.

Do No Harm/Do More Good

Distribution lists should never contain protection information or links to protection data, regardless of whether or not beneficiaries are selected on the basis of protection vulnerabilities.

Beware of data sharing between humanitarian agencies – often done insecurely over email (and therefore potentially accessible to third parties). E-Lan has developed a tip sheet on data encryption.

C. Describe accountability, communication and beneficiary feedback mechanisms

Describe the stakeholders to whom the programme should be accountable. This will include the affected population, government, humanitarian senior management, other humanitarian actors/coordination bodies and the host community.

Develop information products that provide basic information about the MPG programme for different stakeholders. All information products should indicate the mechanisms and contacts for airing grievances and providing feedback.

Explain what additional accountability, communication and feedback mechanisms the programme has, such as:

- Trainings and awareness sessions on the programme: Including programme objectives, amounts beneficiaries are entitled to and targeting rationale, as well as practical issues on
how to withdraw cash assistance, who to call for assistance, etc. Trainings should be provided when distributing cards/vouchers/phones for the delivery of MPGs and periodically, preferably before providing banking instructions to FSPs to deliver money.

- **Hotlines**: How to implement and rationalise inter-agency complaints and feedback systems—which can potentially involve numerous hotlines. A central hotline can help collect data and manage large volumes of requests. Look at private sector FSP customer service models for guidance, e.g. registering, tracking and resolving complaints so issues are adequately addressed (preferably using some sort of database). Ensure complaints mechanisms are independent.

- **Help desks (or complaint boxes)**: Help desks can guide and support beneficiaries in matters related to the use of the cards. A help desk can also be responsible for basic card maintenance, through web remote access on behalf of beneficiaries.

- **Mass communication messages**: This can be done via SMS, flyers, advertisements, radio announcements, etc., intended for beneficiaries of the programme but also other stakeholders. Engage communications specialists to develop easy-to-understand messages early on.

**D. Describe response monitoring, reporting and evaluation processes**

Develop standard indicators for process, outputs, impacts and markets monitoring.

Indicators should reflect the specific objective of the programme and context-specific risks and benefits analysis, including protection-related indicators (Box 14).

**Process**: To measure ways in which programme services and goods are provided, and to assess the appropriateness of the ongoing response to meet outputs and intended impact.  

**Output**: To measure the quantity of goods and services – in this case cash – distributed, and the efficiency of the programme (who, how much, when and where).  

**Programme impact**: To understand if/how needs and vulnerabilities of targeted beneficiaries have changed.

**Protection**: To ensure consistent monitoring and follow-up of key protection issues.

**Markets for goods and services**: To review any changes in prices, supply and demand, and beneficiary access to goods or services.

**Common process indicators might include**:

- Number of households assessed.
- Number of households eligible.
- Number of households referred to other services.
- Percentage of grants available on time.
- Percentage/number of interviewed households reporting difficulties in accessing cash.
- Number and type of complaints and complaints resolved.
- Number of reported incidents of fraud/diversion.

**Common output indicators might include**:

- Number of grants distributed, by amount and date.
- Number and amount of grants redeemed.
- Number and amount of grants not redeemed.
- Effective number of households/persons assisted.
- Performance of Common Delivery Mechanism.

**Common outcome/impact indicators include**:

- Use of negative coping strategies to increase income/reduce expenditures.
- Self-reported ability to meet basic needs.
- Perceptions of well-being or perceived protection status (see Box 15).

---


35 Ibid.

36 Or performance monitoring (see UNHCR CBI Guidelines, p.74).
Changes in household or social relations.

Changes in violence or security environment.

**Establish a market monitoring system**

- Collect basic information on access to and availability of goods and services.
- Review prices of key MEB commodities (including food items, food-related non-food items, shelter/rent, hygiene, and relevant services such as health, education, transport, etc.).
- Continuously identify areas for market support.

**Design tools to answer key questions related to programme objectives, and to measure the programme against the standard indicators** – consistently across the monitoring cycle, from assessment to evaluation.

**Identify data processes and priorities**

- Data collection and management: Which tools should be standardised? Who will manage the data? Will there be a common database that is interoperable with agency-specific databases? It is essential to sign data-sharing agreements between agencies, outline roles and responsibilities, and identify information that can be shared freely.
- Data analysis: Based on the indicators above, allocate time and resources not only to monitor but to analyse the data and disseminate the findings to key stakeholders.

**Agree on monitoring timelines** (particularly if implementing an inter-agency MPG programme):

- Data collection should be systematic but not so frequent that there is too much to analyse. Consider what might need to be done monthly (e.g. price data) and what can have longer cycles (e.g. household visits every two to four months).
- If implementing an inter-agency MPG programme, standardisation of monitoring templates is recommended so datasets can be merged.

**Operational reporting should be stipulated in the contract with the FSP(s)** and should include real-time transaction reports from banks (e.g. amount of funds transferred, balances of each account, etc.).

While there are many different types of evaluations that can be useful to cash programmes, the main focus should be to establish key questions that teams want the evaluation to answer. It is best to set these questions earlier in the design phase and to update the evaluation priorities every three months or so. Types of evaluations useful to MPGs include:

- **Real Time Evaluation (RTE)**: Evaluation of the programme process. Process evaluations are encouraged to identify key lessons learned for scaling up programmes.

**BOX 14. MONITORING INDICATORS FOR MPGS IN LEBANON (CASH WORKING GROUP)**

**Process and output indicators:**

- Number of households receiving MPGs.
- Beneficiaries who withdraw less than the cash transfer value by the end of cash assistance.
- Total amount distributed as MPGs to targeted households/affected communities.
- Recipient households reporting difficulties with cash access.

**Programme outcome and impact indicators:**

- Average negative coping strategy index does not increase over the course of the programme.
- Beneficiaries’ ability to meet Survival or Basic MEB.
- Average change in expenditures-to-debt ratio.
- Average change in income-expenditure gap.

**Protection indicators:**

- Beneficiaries feeling at risk as a result of MPG, e.g. harassment, restriction, security, abuse.
- Beneficiaries reporting intra- or inter-community or household tensions resulting from MPGs.
Operational Evaluation: Finance, compliance, accountability, etc.

Impact Evaluation: Generally requires a strong baseline and at least 6–12 months of implementation to measure impact.

E. Describe exit strategies: Phasing-out, discontinuation or suspension

**Phasing-out:** Outline what factors will trigger phasing-out and how the process will take place. A few examples are provided here:

- An improvement in crisis conditions.
- Graduation of target household from below to above poverty line (without including MPG assistance).
- Improvement in target households’ access to employment and other income-generating opportunities, including significant policy changes such as provision of work permits or provision of minimum wages.
- Livelihood programmes on a large scale targeting socio-economic vulnerable households.
- Socio-economic vulnerable households included in national safety net programmes by government.

"Soft" conditions may be helpful where graduation is possible. Soft conditions impose no penalties for non-compliance. They include encouraging behavioural change by combining conditions on access and some sort of contract between recipient and provider on the use of resources (indirect conditioning or explicit conditionality).

**Discontinuation or suspension:** Have a contingency plan and identify triggers or “redlines” for possible scenarios, such as:

- A reduction or phasing-out of funding.
- An external, unavoidable event such as conflict or natural disaster.
- Dramatic decline in the humanitarian or protection situation.
- Changes in government policies on CBIs.

**BOX 15. WORLD BANK WELL-BEING SCALE: LEBANON (0–10 SCALE)**

MPGs can have unexpected benefits. The World Bank is testing the Well-being Scale in Lebanon, which asks the following questions (this can be adjusted to local context): "Thinking about your own life and personal circumstances, how satisfied are you with:

- Your life as a whole?
- Your standard of living?
- Your health?
- What you are achieving in life?
- How safe you feel?
- Do you feel part of your community?
- Your future security?"

**Do No Harm/Do More Good**

Implementing agencies should review the status of assisted families regularly and discuss issues at the coordination forum prior to taking any decision to discontinue assistance. In case the funding might be reduced or stopped, agencies should ideally prioritise the most vulnerable cases assessed and assisted to date.

---

37 World Bank (2012) *The Cash Dividend: The rise of cash transfer programmes in Sub-Saharan Africa*

38 OPM (2014) *Does one size fits all? The conditions for conditionality in cash transfers.*
RESOURCES

DELIVERING THE MPG

Standard Operating Procedures for Inter-Agency MPGs (Annex 3)

Common Delivery Mechanisms (Annex 4)

E-transfers in emergencies: implementation support guidelines (CaLP)

Cash in Emergencies Toolkit (IFRC)

PROGRAMME QUALITY

Protection risk and benefits analysis: Protection Outcomes in Cash-Based Interventions: a literature review (ECHO, UNHCR, DRC), ERC multi-agency cash and protection research, and Guide to Protection in CBIs: Protection Risk and Benefit Analysis Tool

Data protection: Protecting Beneficiary Privacy: principles and operational standards for the secure use of personal data in cash and e-transfer programmes

E-Transfers and operationalizing beneficiary data protection – a two-hour e-learning course

Communication, feedback and other accountability mechanisms:

The Core Humanitarian Standard

Monitoring and reporting:

Lebanon NGO Consortium M&E toolkit

DRC Turkey CBI M&E Toolkit

Cash and Voucher Monitoring Group Somalia

MarkIt: Price Monitoring, Analysis and Response Toolkit

UNHCR Cash Transfer Programmes Working Group Inter-agency Market Monitoring System

Exit strategies, including graduation:

Operationalising Graduation in Ethiopia’s Productive Safety Nets Programme.