

TERM	CALP NETWORK DEFINITION
Basic needs	<p>The concept of basic or essential needs refers to the essential goods, utilities, services, and/or resources required on a regular or seasonal basis by households to ensure their long-term survival AND minimum living standards, without resorting to negative coping mechanisms or compromising their health, dignity, and essential livelihood assets. However, there is no global definition of the precise range and categories of need that constitute basic needs, which will depend on the context and what people themselves consider the most important aspects to ensure their survival and wellbeing. Assistance to address basic needs can be delivered through a range of modalities (including cash transfers, vouchers, in-kind and services), and might include both multipurpose cash assistance (MPC) and sector specific interventions. MPC is sometimes misused interchangeably with the concept of basic needs.</p>
Cash-for-Work (CFW)	<p>Cash payments provided on the condition of undertaking designated work. This is generally paid according to time worked (e.g., number of days, daily rate), but may also be quantified in terms of outputs (e.g., number of items produced, cubic metres dug). CFW interventions are usually in public or community work programmes but can also include home-based and other forms of work</p>
Cash transfer	<p>Cash transfers (also referred to as cash assistance or cash grants) describe assistance provided in the form of money – either physical currency or e-cash* – to recipients (individuals, households or communities). Cash transfers are inherently unrestricted, which means recipients can choose how to use the assistance. As such, cash is distinct from restricted modalities including vouchers and in-kind assistance. The terms cash or cash assistance should be used when referring specifically to cash transfers only (i.e., “cash” or “cash assistance” should not be used to mean “cash and voucher assistance”).</p> <p>*“Cash” is here applied broadly to include both physical currency and different forms of e-cash/digital payments, but typically in regular use “cash” refers only to physical currency (coins,</p>

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	notes).
Commodity voucher	<p>Commodity vouchers can be redeemed at participating vendors for goods or services selected by recipients from a pre-determined list of items/services of specified types and quality. They may provide some choice in terms of vendors and market locations. Commodity vouchers are typically significantly more restricted than value vouchers. Interventions where recipients collect goods of a fixed, specified quantity and type directly from a vendor, with vouchers exchanged only as proof of entitlement (not of value, nor providing options on what can be selected), are frequently categorized as using commodity vouchers. Given the lack of recipient choice, this approach is more accurately categorized as in-kind assistance, with vendors playing the role of distributor.</p>
Complementary programming	<p>Complementary programming is the combined use of multiple modalities and/or activities to address needs and achieve a specific outcome or outcomes for a given target group of aid recipients. Complementary interventions can be implemented by one organization or multiple organizations working collaboratively. It can include both incorporating multiple modalities or activities within one project or programme, and/or linking the target population to assistance provided by other sectors or organizations</p>
Conditionality	<p>Conditionality refers to prerequisite activities or obligations that a recipient must fulfil to receive assistance. Conditions can be used with any kind of transfer (cash, vouchers, in-kind or service delivery) depending on the intervention design and objectives. Some interventions might require recipients to achieve agreed outputs (which can include purchasing specific goods or services) as a condition of receiving subsequent tranches. Examples of conditions include attending school, building a shelter, attending nutrition screenings, undertaking work, training, etc. Cash-for-Work /assets/training are all forms of conditional transfer.</p> <p>Conditionality is distinct from restriction (how assistance is used) and targeting (criteria for selecting recipients).</p>
Delivery mechanism	A delivery mechanism is a means of delivering or

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	transferring cash or vouchers to recipients (e.g., smart card, mobile money transfer, over the counter, cheque, ATM card, etc.). Some delivery mechanisms may also facilitate receipt, storage, and payments (e.g., mobile wallet, bank account, smart card, etc.).
Digital payments	Digital payments (or e-transfers) refer to electronic transfers of money or e-vouchers from the implementing agency to a recipient. They provide access to cash, goods and/or services through mobile devices, electronic vouchers or cards (e.g., prepaid, ATM, smart, credit or debit cards). Digital payments/e-transfers are umbrella terms for e-cash and e-vouchers .
E-cash	Any electronic/digital substitute for the direct transfer of physical currency that provides full, unrestricted flexibility for purchases. It may be stored, spent, and/or received through various mechanisms including mobile phone/mobile wallet, prepaid ATM/debit card, smart card or other electronic transfer. E-cash (or digital cash) transfers will usually provide the option to withdraw funds as physical cash if required.
E-voucher	E-vouchers encompass cards, codes or digital tokens that are electronically redeemed at a participating vendor. E-vouchers can represent currency or commodity value and are stored and redeemed using a range of electronic devices (e.g., mobile phone, smart card or Point-of-Sale system).
Financial Service Provider (FSP)	A financial service provider (FSP) is an entity that provides financial services, which may include digital payment services. Depending on your context, FSPs may include e-voucher companies, financial institutions (such as banks and microfinance institutions) or mobile network operators (MNOs).
Gap analysis	Gap analysis is the process of calculating the gap (i.e., unmet needs) in household and/or individual needs relative to total needs (e.g., the value of a Minimum Expenditure Basket (MEB)). For example: gap = value of total needs - value of needs met (by own economic capacity + by other assistance). Gap analysis is used to inform transfer value(s) which, ideally, covers remaining needs once household economic capacity and other assistance received have been accounted for, although other contextual and design factors

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	may influence transfer values in practice.
In-kind assistance	Humanitarian assistance provided in the form of physical goods or commodities. In-kind assistance is restricted by default as recipients are not able to choose what they are given.
Intersectoral	A programming or decision-making process, approach or activity involving the engagement, inputs and collaboration of multiple sectors together. An intersectoral approach is important in enabling needs to be assessed, analyzed and addressed holistically, including facilitating interventions that aim to address multiple needs across more than one sector simultaneously.
Know-Your-Customer (KYC)	This usually refers to the information that the local regulator requires FSPs to collect about any potential new customer to discourage financial products being used for money laundering or other crimes. KYC rules apply customer due diligence to the task of screening and verifying prospective clients.
Labelling	Labelling is the naming of a cash intervention in terms of the objectives the implementing organization aims to achieve (e.g., cash for shelter) and associated messaging to remind people why they are receiving the cash transfers and influence their spending accordingly. Labelling might also be done in combination with other complementary programming activities. Sector-specific cash interventions are often labelled and might actively encourage recipients to spend the cash on items or services which will contribute to achieving sectoral objectives.
Market-based programming	Market-based programming or market-based interventions refers to any type of humanitarian or development programme, in any sector, that uses, supports or develops local markets. It involves implementing interventions to meet immediate humanitarian or longer-term recovery needs, in a way which does not undermine existing economic relationships and activities, so as to facilitate economic recovery and ensure lasting impact. The most common form of market-based programming is CBI, but many other types of direct and indirect interventions can be planned to support market actors or systems.
Minimum Expenditure Basket (MEB)	An MEB is an operational tool. It is used to identify and calculate, in a particular context and

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	<p>for a specific moment in time, the average cost of a socioeconomically vulnerable household's multisectoral basic needs that can be monetized and accessed in adequate quality through the local market. Goods and services included in the MEB should enable households to meet basic needs and minimum living standards without resorting to negative coping strategies or compromising their health, dignity, and essential livelihood assets. An MEB can be calculated for different household sizes. It is not the same as the transfer value but is an important tool to inform their calculation.</p>
Modality	<p>Modality refers to the form of assistance – e.g. cash transfer, vouchers, in-kind, service delivery or a combination (modalities). This can include both direct transfers to household level and assistance provided at a more general or community level, e.g, health services or WASH infrastructure.</p>
Multipurpose Cash Transfers (MPC) or Multipurpose Cash Assistance (MPCA)	<p>Multipurpose Cash Transfers (MPC) are transfers (either periodic or one-off) corresponding to the amount of money required to cover, fully or partially, a household's basic and/or recovery needs that can be monetized and purchased. Cash transfers are “multipurpose” if explicitly designed to address multiple needs, with the transfer value calculated accordingly. The extent to which a cash transfer enables basic needs to be met depends on the sufficiency of the transfer value and should be considered when terms are applied to specific interventions. MPC transfer values are often indexed to expenditure gaps based on an MEB, or another monetized calculation of the amount required to cover basic needs. All MPC are unrestricted as they can be spent as the recipient chooses. Note that a “multipurpose voucher” is not possible given the inherent restrictions in all vouchers.</p>
Response analysis	<p>The link between situational analysis (broadly speaking, needs assessment and other contextual information) and programme design. It involves the selection of programme response options, modalities and target groups; and should be informed by considerations of appropriateness and feasibility and should simultaneously address needs while analysing and minimizing potential harmful side-effects.</p>

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Restriction	<p>Restriction refers to limits on the use of assistance by recipients. Restrictions apply to the range of goods and services that the assistance can be used to purchase, and the places where it can be used. The degree of restriction may vary – from the requirement to buy specific items, to buying from a general category of goods or services.</p> <p>Vouchers are restricted by default since they are inherently limited in where and how they can be used. In-kind assistance is also restricted. Cash transfers are unrestricted and can be used as recipients choose.</p> <p>Note that restrictions are distinct from conditions, which apply only to activities that must be fulfilled in order to receive assistance.</p>
Transfer value	<p>Transfer value is the amount (usually a currency value) provided directly to a CBI recipient. Transfer values (along with number and frequency of transfers) are calculated based on the intervention's objectives, often using tools such as an MEB and gap analysis. Transfer value typically refers to a single transfer amount, rather than the total amount transferred to a recipient over the course of an intervention (i.e., from multiple transfers). Net transfer value refers to the total amount transferred directly to recipients over the course of an intervention. Transfer values do not include transaction costs.</p>
Unconditional transfer	<p>Unconditional transfers are provided without the recipient having to do anything in order to receive the assistance, other than meet the intervention's targeting criteria (targeting being separate from conditionality).</p>
Unrestricted transfer	<p>Unrestricted transfers can be used as the recipient chooses, i.e. no effective limitations are imposed by the implementing agency on how the transfer is spent. Cash transfers are, by definition, unrestricted in terms of use</p>
Value voucher	<p>A value voucher has a denominated currency value and can be redeemed with participating vendors for goods or services of an equivalent monetary cost. Value vouchers provide relatively more flexibility and choice than commodity vouchers but are still inherently restricted as they can only be redeemed with designated vendors or</p>

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	service providers. Some value vouchers may also have restrictions on the range of commodities that can be purchased, exclude specific commodities, or be time-bound (e.g., expiry date).
Voucher	A paper or electronic voucher that can be exchanged for a set value, quantity and/or type of goods or services, denominated either as a currency value (e.g., \$15), a predetermined range of commodities (e.g., fruits and vegetables) or specific services (e.g., a medical treatment), or a combination of value and commodities. They are restricted by default, although the degree of restriction will vary based on the programme design and type of assistance. They are redeemable with pre-selected vendors or in “fairs” created by the implementing agency.