



# UNICEF HUMANITARIAN CASH TRANSFERS PROGRAMMATIC GUIDANCE

Office of Emergency Programmes and Programme Division

UNICEF



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## Glossary<sup>1</sup>

**Humanitarian Cash Transfer or Cash Transfer** The provision of assistance in the form of money (either physical currency/cash or *e-cash*) to beneficiaries (individuals, households or communities) as part of a humanitarian response. Cash transfers as a modality are distinct from both vouchers and in-kind assistance.

**Cash Modality** 'Cash modality', or 'modality' refers to the different types of cash or voucher transfer, i.e. conditional, unconditional, restricted, unrestricted, multi-purpose.

A single transfer is often categorized under more than one variable, e.g. a conditional, unrestricted transfer.

### Types of Cash Modality

**Commodity Voucher** Commodity vouchers, or vouchers, are exchanged for a fixed quantity and quality of specified goods or services at participating vendors. Commodity vouchers share some similarities with in-kind aid in that they restrict and specify the assistance received, but it is accessed at local markets through traders.

**Unconditional Cash Transfer** Unconditional cash transfers are provided to beneficiaries without the requirement that they perform certain actions ('conditions'), such as attending school or completing vaccinations.

**Unrestricted Transfer** Unrestricted transfers can be used entirely as the recipient chooses i.e. there are no restrictions imposed by the implementing agency on how the transfer is spent. They are different from the multipurpose cash transfer in the sense they allow a wider programmatic flexibility in terms of coverage of needs and linkages with the 'plus' component.

**Conditional Transfer** A conditional transfer requires beneficiaries to undertake a specific action/activity (e.g. attend school, build a shelter, attend nutrition screenings, undertake work) to receive assistance; i.e. a condition must be fulfilled before the transfer is received. Cash for work/assets/training are all forms of conditional transfer.

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<sup>1</sup> [www.cashlearning.org/resources/glossary](http://www.cashlearning.org/resources/glossary)

UNICEF does not recommend the use of conditionality<sup>2</sup>, however in certain instances, soft conditions have been included at the beginning of a humanitarian cash transfer programme to strengthen the 'do no harm' component of the programme.

**Restricted Transfer (vouchers)**

A restricted transfer requires the beneficiary to use the assistance provided to purchase specific items or types of goods or services. Vouchers are by default restricted transfers, as there will at minimum be restrictions on where and for which items a voucher can be spent.

**Multi-purpose Cash Grant or Multi-purpose Cash Transfer**

A Multi-purpose Grant (MPGs) or a Multi-purpose Cash Transfer (MCAs) is a regular or one-off cash transfer corresponding to the amount of money a household needs to cover, fully or partially, a set of basic and/or recovery needs. They are, by definition, unrestricted cash transfers. The MPG/MCA can help meet a Minimum Expenditure Basket (MEB) or other calculation that determines basic needs, but can also include a one-off or recovery cash transfer.

**Cash Plus (Humanitarian)**

Complementary programming where cash transfer programmes (conditional or unconditional) are combined with other modalities or activities. UNICEF uses this approach and terminology to refer to one-off or regular cash grants that link with complementary services and/or activities. Examples include unrestricted cash grants linked to school attendance or to referrals to specific services.

**Accountability**

The process of using power responsibly, taking account of, and being held accountable by, different stakeholders, and primarily those who are affected by the exercise of such power.

**Accountability Mechanisms**

Complaint and response mechanisms, designed to allow people affected by crisis to hold humanitarian agencies to account for their actions.

**Beneficiary communication**

A two-way communication between aid agencies and crisis-affected populations regarding the latter's needs and the quality, timeliness and relevance of the aid being provided. Consultations and methods (including feedback mechanisms) to get the input of people affected by crisis on various aspects of humanitarian

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<sup>2</sup> UNICEF, 'Conditionality in Cash Transfers: UNICEF's Approach' Feb 2016, <http://www.unicefemergencies.com/downloads/eresource/docs/Cash%20in%20Emergencies/Conditionality%20in%20Cash%20Transfers%20-%20UNICEF%27s%20Approach-2.pdf>.

	needs and assistance – often as part of needs assessment and programme design, but also during implementation and as part of monitoring and evaluation
<b>Complaint Mechanism</b>	This is the channel that a beneficiary can use to raise a concern, claim, grievance on a specific issue related to the implementation of a programme.
<b>Delivery mechanism</b>	Means of delivering a cash or voucher transfer (e.g. smart card, mobile money transfers, cash in envelopes)
<b>Engagement</b>	The processes by which organizations communicate, consult and/or provide for the participation of interested and/or affected stakeholders, ensuring that their concerns, desires, expectations, needs, rights and opportunities are considered in the establishment, implementation and review of the programmes assisting them
<b>Family</b>	A family nucleus is of one of the following types (each of which must consist of persons living in the same household): (a) A married couple without children; (b) A married couple with one or more unmarried children; (c) A father with one or more unmarried children; (d) A mother with one or more unmarried children. Couples living in consensual unions may, where appropriate, be regarded as constituting a family nucleus. <sup>3</sup>
<b>Financial service provider</b>	An entity that provides financial services, which may include e-transfer services. Depending upon your context, financial service providers may include e-voucher companies, financial institutions (such as banks and microfinance institutions) or mobile network operators (MNOs). FSPs includes many entities (such as investment funds, insurance companies, accountancy firms) beyond those that offer humanitarian cash transfers or voucher services, hence within CTP literature FSP generally refers to those providing transfer services.

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<sup>3</sup> Definition taken from:

Department of Economic and Social Affairs Statistics Division, 'Principles and recommendations for Population and Housing Censuses', 2017, [https://unstats.un.org/unsd/demographic-social/Standards-and-Methods/files/Principles\\_and\\_Recommendations/Population-and-Housing-Censuses/Series\\_M67rev3-E.pdf](https://unstats.un.org/unsd/demographic-social/Standards-and-Methods/files/Principles_and_Recommendations/Population-and-Housing-Censuses/Series_M67rev3-E.pdf), accessed March 2018.

CHS Alliance, 'Core Humanitarian Standard on Quality and Accountability', 2014, <https://corehumanitarianstandard.org/files/files/Core%20Humanitarian%20Standard%20-%20English.pdf>, accessed March 2018.

<b>Household</b>	A group of two or more persons living together who make common provision for food and other essentials for living
<b>Market-based programming</b>	Market-based programming or market-based interventions are projects that work through or support local markets. The terms cover all types of engagement with market systems, ranging from actions that deliver immediate relief to those that proactively strengthen and catalyse local market systems or market hubs.
<b>Market analysis</b>	Analysis of market information to understand how a market functions, or how it has been impacted by an event or crisis.
<b>Minimum Expenditure Basket</b>	Defined as what a household needs – on a regular or seasonal basis – and its average cost over time. The MEB can be a critical component in the design of interventions including Multi-purpose Cash Grants/Assistance (MPG/MCA), with transfer amounts calculated to contribute to meeting the MEB.
<b>Basic Needs</b>	The items that people need to survive: safe access to essential goods and services such as food, water, shelter, clothing, health care, sanitation and education.
<b>Sector-specific Intervention</b>	A Cash Transfer Programme intervention designed to achieve sector-specific objectives. Sector-specific cash transfers can be restricted or unrestricted, and conditional or unconditional.
<b>Private Sector</b>	<p>The private sector includes any actors that generate surplus income or profit through business operations. This includes small individual traders and micro-enterprises, small firms employing temporary labour, cooperatives with numerous ‘members’ or shareholders as well as multi-national companies.</p> <p>The absolute criteria that defines the private sector is blurred, as many private firms are owned by governments, and some enterprises – for instance ‘social enterprises’ – have business plans that generate a profit which is invested back in to society.</p>
<b>Social Protection</b>	Social Protection is the set of public and private policies and programmes aimed at preventing, reducing and eliminating economic and social vulnerabilities to

poverty and deprivation. It is essential to furthering UNICEF's commitment to the realisation of the rights of children, women and families to an adequate standard of living and essential services

**Social Assistance/Social Transfers**

Predictable direct transfers to individuals or households to protect them from the impacts of shocks and support the accumulation of human, productive and financial assets.

**Shock Responsive Social Protection**

Ability of the social protection system to anticipate shocks; scale up and/or flex to accommodate new populations and needs as a result of the shock; and to contribute to resilience building of individuals, households, communities and systems to future shocks

**Social Protection System**

Social Protection system comprises of the following three inter-related parts:

- (i) **Policy framework/environment.** This includes the broader policy and coordination framework in the country that facilitate or restrict the use of social protection systems for delivery of humanitarian assistance;
- (ii) **Governance/administration.** This includes the management and administration elements of the social protection system. It includes financing, governance (including communication and accountability), monitoring, evaluation and learning aspects of the SP system.
- (iii) **Operative mechanics.** This includes the operative nuts and bolts of the programme and comprises of the design, MIS and cash delivery mechanism.

**Third Party Monitoring**

Use of an independent entity (NGO, Institution, Private sector) to undertake the monitoring of humanitarian cash programme. Involving a third entity guarantee the required level of segregation of duties to collect and analyse data.





## Introduction: UNICEF's use of humanitarian cash transfers

The UNICEF Humanitarian Cash Transfers Programme Guidance is a guide for a UNICEF Country Office that is designing and implementing a Humanitarian Cash Transfer programme during a humanitarian response.

It is intended to guide for Country Offices on how to undertake cash-related preparedness activities; rapidly assess how best to use cash transfers to deliver results for children; and set up a timely and effective cash response, and making use of elements of existing social protection systems as feasible.

The Guidance is presented in four parts that assess Humanitarian Cash Transfer programme feasibility and implementation: Preparedness; Response Analysis; Sector Specific Considerations; and Programme Design and Implementation.

In each chapter, UNICEF's policies and comparative advantages are discussed to support quick and impactful child-sensitive operational decisions.<sup>4</sup>

### Why Cash?

**Global consensus supports humanitarian cash transfers.** There is international consensus on the value of cash transfers as a core element in an emergency response. Humanitarian actors have scaled-up the use of cash transfers, and the trend is expected to continue. Cash transfer programmes are common in non-humanitarian contexts as well, where national governments and population demands to expand social protection schemes is growing; likewise, opportunities to connect humanitarian cash programmes to national mechanisms shall be more systematically explored. These developments have created a more conducive environment to use cash in humanitarian contexts.

**Evidence shows that cash can make a positive difference for children.** Evidence shows that cash transfers respond to children's survival needs; improve children's wellbeing in multiple dimensions; prevent families from resorting to harmful coping strategies; and contribute to the recovery of local economies in humanitarian settings. At times of crisis, humanitarian cash transfers often allow people to meet their basic needs and access essential goods and services. In comparison to in-kind distribution, cash transfers have demonstrated to be more cost efficient and effective. In the long term, cash transfers often build a household's resiliency, strengthening a family to better respond to future shocks and reducing vulnerability for future crises.<sup>5</sup>

**Humanitarian cash transfers preserve the dignity of recipients.** Cash transfers allow a household flexibility, families can make their own informed decisions to meet their specific needs. Evidence repeatedly shows that households that receive cash transfers spend on priority household and child-specific needs: food, housing, health and education. This is particularly true when unrestricted cash transfers are used (sometimes in combination with in-kind distribution), supporting multi-sector

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<sup>4</sup> A 'child' is a boy or girl under 18 years old, including adolescents.

<sup>5</sup> Francesca, Bastagli, Jessica Hagen-Zanker, 'Cash transfers: What does the evidence say? A rigorous review of programme impact and of the role of design and implementation features', ODI, July 2016, <https://www.odi.org/publications/10505-cash-transfers-what-does-evidence-say-rigorous-review-impacts-and-role-design-and-implementation>, accessed March 2018.

outcomes, which is the preferred option in humanitarian contexts for efficacy, feasibility and human rights considerations.

### **What is UNICEF's approach?**

**UNICEF supports the use of humanitarian cash transfers.** A Country Office responding to a humanitarian crisis should consider the use of cash, aligned with humanitarian principles, and with consideration to the vulnerabilities of certain groups. This includes taking appropriate steps in preparedness and response to determine how cash transfers may be feasible (market availability, political acceptance) and support UNICEF's Core Commitments for Children. Humanitarian cash transfers should, to the extent possible, make maximum use of relevant elements of existing social protection systems and strengthen or build the systems wherever relevant and feasible. In their response, Country Offices should build on the comparative advantage of the UNICEF presence before, during and after crises, and the UNICEF ongoing support to social protection systems. Both mainstreaming and scaling up the use of humanitarian cash transfers, and maximizing the use of existing systems, are in line with UNICEF's Grand Bargain commitments<sup>6</sup>.

**UNICEF applies flexible approaches to use cash transfers in a range of humanitarian situations.** The potential, the purpose and the operational arrangements for cash transfers vary with each humanitarian situation, according to children's needs as well as the reality on the ground such as local markets, the political context and availability of partners. While short-term approaches will aim to address immediate basic needs (such as in sudden influx of refugees or sudden onset of a natural disaster), longer-term approaches are required to reduce needs and vulnerabilities over time with greater attention to investing in social protection systems (such as in protracted crises and recurrent and slow-onset climactic shocks). In every context, however, humanitarian cash transfers should contribute to meeting the survival needs of the most vulnerable children and families, and take full account of all affected populations, including host communities in situations of displacement.

**UNICEF recognizes that the use of cash has greater advantages for children when accompanied by services.** UNICEF programming seeks to enhance the linkages between cash programming and access to services wherever feasible, with a phased approach (from an immediate, basic needs approach to a cash plus approach). Cash transfers are intended to facilitate financial access of children and their families/caretakers to essential goods and service. The positive impact of cash is dependent on the availability basic goods in the market and the accessibility of services (such as school and health care) that cash can help people access. UNICEF's effort to support the resumption and provision of basic services in humanitarian contexts thus remains critical, even as the use of cash programming expands. UNICEF aims to make maximum use of the opportunity of cash transfer delivery to provide information and other support to families to contribute to children's wellbeing. Given its mandate, UNICEF's comparative advantage is founded on the development of a 'cash plus' approach to humanitarian cash transfers. UNICEF's regular cash programming work in social protection and system-strengthening places UNICEF in a unique position to lead and facilitate this complementarity.

**UNICEF supports sustainable approaches that remove the barriers between development and humanitarian response.** For humanitarian cash transfers, this translates into making use of existing government systems wherever possible and appropriate in line with humanitarian principles. In contexts where the existing social protection system cannot yet be used or only partially used, cash

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<sup>6</sup> The "Grand Bargain" is the name for a package of reforms to humanitarian funding, launched at the World Humanitarian Summit in May 2016. Thirty representatives of donors and aid agencies produced 51 "commitments" to make emergency aid finance more efficient and effective.

transfers will be implemented through parallel systems. In such situations, efforts should be made to align with, or contribute to, the strengthening of social protection systems and/or national capacities. This guidance will focus primarily on these two approaches.

### **What should humanitarian cash transfers help to achieve for children?**

**Humanitarian cash transfers contribute to achieving a multi-sectoral objective as well as the sector objectives set out in UNICEF's Core Commitments for Children.** The provision of cash transfers help meet children's immediate basic needs, and over time mitigate risks and reduce the needs and vulnerabilities of women, girls and marginalized populations. While cash transfers are by nature multi-sectoral---recipients use them for a range of self-identified needs---careful programme design can help ensure that these humanitarian transfers contribute towards sector-specific outcomes in health, nutrition, education, WASH and protection. This includes undertaking assessments to identify where cash might play a role to address child-specific needs, who should be targeted, levels of benefits needed and how to link to services to reach sector-specific outcomes forming what UNICEF refers to as 'a plus cash' approach. Additionally, strong monitoring and complaint mechanisms will be used to ensure effective results of cash programming.

### **Who do we partner with?**

As in all areas of work, UNICEF works with national and international partners to ensure a timely and appropriate humanitarian response. UNICEF has identified the best collaboration areas for cash-based programming with a range of partners based on comparative advantages. With World Food Programme and UNHCR, field-level coordinated and/or joint programmes have proven successful in effectiveness and efficiency, including the use of common or joint payment facilities. UNICEF and the World Bank are deepening their collaboration to reach those who are most left behind, and bridge social protection gaps in fragile and crisis-affected situations. UNICEF is working closely with international and local NGOs, as well as the Red Cross and Red Crescent Movement who continue to play a critical role at community level and are instrumental for targeting and collecting data for monitoring purposes. UNICEF is strengthening its ability to partner with the private sector for cash delivery and for data collection in a faster and more predictable way. Partnerships with universities and research institution are also critical to support evidence generation and demonstrate the impact of humanitarian cash transfers on children.

UNICEF will continue to build on the existing work happening at country level to strengthen the key brokering role it can play in coordination within the cluster system and with the country level cash working groups, to support the scale-up of humanitarian cash transfers. UNICEF will also continue building on its engagement to strengthen and prepare social protection systems to respond to shocks, where appropriate.

## Part 1 – PREPAREDNESS

### Section 1.1: Preparedness for the use of humanitarian cash transfers

“Preparedness” for humanitarian cash transfers refers to the investments made before a crisis hits that have created favourable conditions for cash transfer programmes in an emergency response. Preparedness activities for humanitarian cash transfers might be to ensure current mappings of service providers, for example, forging pre-agreements with cash delivery institutions or having an in-depth understanding of the regulatory environment.

For more information on preparedness activities for national social protection systems, beyond outlining a simple mapping of such programmes, and key entry points for aligning a parallel system to a pre-existing national social protection system, please see Section 1.2.

Included in UNICEF’s Emergency Preparedness Platform, and in line with the Inter-Agency Standing Committee (IASC) Common Framework for Preparedness, UNICEF established two country-level situations for implementing cash-based interventions: The Minimum Preparedness Action (MPA) and the Minimum Preparedness Standard (MPS) for cash:

The **Minimum Preparedness Action (MPA)**: Make arrangements to implement cash-based interventions (if identified as a viable option).

The **Minimum Preparedness Standard (MPS)**: Arrangements are already made for cash-based interventions. The indicators that measure compliance for MPS are as follows:

1. *Mechanisms and procedures for cash-based transfers are in line with a UNICEF response, and agreed upon with partners;*
2. *Contingency agreements are signed according to defined cash transfer modalities.*

UNICEF developed a data collection tool to facilitate compliance for the Minimum Preparedness Standard (see Part I and II below). The tool has two aims: to assess the situation in order to inform a possible establishment or scale-up of a humanitarian cash programme; and to collect all the relevant operational information to support the establishment of a contingency agreement for using humanitarian cash transfers as a response.

The [tool](#)

For further support please see the tutorial for this tool [here](#):

**PART I:** Complete the chart below of ongoing cash initiatives in your country. Include all initiatives led by UNICEF, other United Nations agencies, INGO/NGOs or the national government. The information will inform the possible scale up of existing cash programs as part of a humanitarian response. If there are no ongoing cash initiatives, continue to Part II.

ONGOING CASH INITIATIVES (with both development and humanitarian objectives)			
	Who is leading the cash programme?		
	National Government	UN agencies	NGO & other
Title of cash programme (objective)			
Implementing partner			
Geographic coverage			
Beneficiary caseload (disaggregate by age and gender)			
Targeting criteria (with inclusion criteria for government cash programmes)			
Existing Management Information System? (Yes/No)			
Cash delivery mechanisms (i.e. mobile money, card, cash in envelope)			
Financial service providers (i.e. banks, microfinance institution, mobile network operators)			
Benefit amount			
Frequency of payments			
Programme duration			
Rank of existing programmes' capacity to implement humanitarian cash transfers on a scale from 1 – 5 (parameters: number of staff/social workers, flexibility of system, reach, prior experience.)			

\* Management Information System (MIS) is a computerized, information-processing system that registers recipients of cash grants.

**PART II:** Complete the following table to inform the possible scale up of an existing cash programmes. If there are no ongoing cash initiatives, the information can be used to map possibilities for starting a new cash program. Summarize arrangements that have been made for cash-based interventions in part III.

<b>PRELIMINARY OPERATIONAL FEASIBILITY ASSESSMENT<sup>7</sup></b>			
<b>Coordination platforms</b>	<b>Emergency national coordination platforms</b>	<b>Inter-agency cash working groups (including social protection)</b>	<b>Other</b>
<b>Potential additional capacity (do not include cash delivery service providers)</b>	<b>Potential stakeholder</b>	<b>Potential third party monitoring partner</b>	<b>Preliminary indication of capacity per stakeholder*</b> Very low; low; high; very high
<b>Financial service providers</b>	<b>Cash delivery options in country**</b> i.e. mobile money, card, cash in envelope	<b>Existing financial service provider</b> Complete for each delivery option	
<b>Enabling/disabling environment</b>	<b>Key risks/constraints/challenges</b>	<b>Government regulations (that impact financial service providers' procedures)</b>	<b>Possible security constraints * * *</b>

\*Based on number of staff, flexibility of system, reach, prior experience and caseload capacity.

\*\* For full details, see DFAM Operational Guidance<sup>8</sup>.

\*\*\* In order to factor the potential security risks involved with the ECT Project Implementation, it is imperative to involve a UNICEF Security Professional at the early stages of the ECT Program Design/ Planning.

In part III of the tool, a Country Office can outline the established mechanisms and procedures (including signed agreements) in place and agreed upon with partners.

There is a preparedness standard for cash-based interventions under UNICEF's emergency preparedness platform, however the data collection tool in Part I and II is cross-cutting. Given the nature of this cross-cutting approach, the following cash-specific considerations should be integrated into other Minimum Preparedness Standards (MPS), namely:

**MPS 5 on Coordination:**

<sup>7</sup> See Annex A for Response Analysis Tools used to assess an operation in order to inform programme design.

<sup>8</sup> Will be issued later in 2018

- Include information on country-level cash working groups, as well as any other inter-agency cash coordination platforms.
- If country-level cash working groups are active, ensure UNICEF participation and participation of UNICEF-led clusters.
- Participate in discussions on the calculation of the Minimum Expenditure Basket to ensure it is child sensitive.

**MPS 6 on Learning:**

- Ensure that cash-specific learning courses are included in the learning plans of Country Offices.
- Specific cash courses can be taken from [the Cash Learning Partnership's Cash Learning Hub](#) and UNICEF's cash training (*Forthcoming 2018 – 2019*).

**MPS 7 on Staffing and Surge Capacity:**

- In countries where cash transfers are a potential response mechanism, ensure there is sufficient human capacity to design, implement and manage a humanitarian cash programme.
- Where a cash surge support is needed, request UNICEF Headquarters to deploy a UNICEF cash specialist as part of the Emergency Response Team, and request stand-by partner capacity roster managed in UNICEF Geneva EMOPS.

**MPS 10 on Strengthened partnerships:**

- In countries where cash is a potential response mechanism, outline agreements that have been signed by partners on implementing humanitarian cash transfers.

For further detail, a checklist for integrating the cash modality across UNICEF's Emergency Preparedness Platform can be found **here** (*Forthcoming, 2018*).



## Section 1.2: Preparedness: aligning a Humanitarian Cash Transfer programme parallel system to an existing social protection system

This section outlines actions to take in a crisis prone country to design a Humanitarian Cash Transfer programme that aligns with the country's existing social protection system; this translates practically in using and/or mirroring, where feasible some of its feature to deliver a UNICEF led HCT. A detailed guidance will be developed in 2018 and will outline how to work through an existing social protection system to implement humanitarian cash transfers as part of the wider effort to guide Country Offices on strengthening the shock-responsiveness of a social protection system.<sup>9</sup>

### Rationale

Aligning a Humanitarian Cash Transfer programme to a social protection system has the following advantages:

- Early identification of vulnerable groups;
- The Humanitarian Cash Transfer programme can build on the pre-crisis analysis of the social protection system;
- Limits disruption of the social protection system;
- Provides a possible exit strategy, or a possible merging of the two programmes;
- Preserves and strengthens the systems that support vulnerable children and families during crisis, recovery and the transition to normalcy.

#### UNICEF'S VALUE ADDED

- Presence in countries before, during and after the crisis;
- Work on development and emergency programming;
- Work in a range of crisis contexts;
- Existing work on social protection policy, programmes and systems in countries.
- Strong working relations with governments

### Issues to consider

- (i) The **flexibility** of existing social protection policies and procedures: can certain components of the social protection system (including staff) deliver a UNICEF-led Humanitarian Cash Transfer? Identifying the preparedness options that exist that will enhance flexibility.
- (ii) The **capacity** of components of the social protection system (such as the cash delivery mechanism or social worker network) to take on an additional workload and responsibility. Identify the preparedness options that exist to enhance capacity.
- (iii) The **interest level** within the government system, especially local governments, to allow parts of the Social Protection system to deliver UNICEF-led Humanitarian Cash Transfer. Identify approaches that might increase the level of interest, if necessary.
- (iv) The semblance and/or suitability of **design features** of existing social protection system with the potential UNICEF-led Humanitarian Cash Transfer, for example:
  - a. **Coverage of the most vulnerable groups** in the social protection system and what preparedness actions would strengthen targeting for UNICEF led Humanitarian Cash Transfer;
  - b. The **level of benefits in social protection**, the contribution to the Minimum Expenditure Basket of households and the complementary measures required to cover all the needs of children vulnerable to crisis.
- (v) The current and planned UNICEF Country Office engagement with the government social protection system to make it shock responsive.
- (vi) **The in-country coordination platforms** that are an opportunity to work with other stakeholders, as well as influence stakeholders to use features of the social protection system for HCTs led by humanitarian agencies.

<sup>9</sup> For evidence and documentation on the adaptation and effective use of social protection systems for humanitarian response, see Oxford Policy Management, "Shock responsive social protection systems" at [www.opml.co.uk/projects/shock-responsive-social-protection-systems](http://www.opml.co.uk/projects/shock-responsive-social-protection-systems).

## How to use features of social protection systems to deliver UNICEF led HCT

The following programming options are not mutually exclusive. Weighing the decision to use one or a combination of the options depends on the readiness of the social protection system; the emergency context; the stage of the social protection programme; and the political environment.

Programming options (only indicative)	Preparedness actions
<p><b>Ways to align with the social protection system's cash delivery mechanisms.</b> (Alternatives to funding through the government system; for example a private financial service provider.)</p>	<ul style="list-style-type: none"> <li>• Long-term Agreement with relevant financial service providers</li> <li>• Risk assessment of the social protection financial service provider</li> <li>• Train financial service provider on the format for financial reporting and evidence of payment</li> </ul> <p><i>Please note that this information should already be included as part of UNICEF's Minimum Preparedness Standard on humanitarian cash transfers (For more details see part 1.1).</i></p>
<p><b>Aligning with pre-crisis social protection beneficiary information</b></p>	<ul style="list-style-type: none"> <li>• Establish an agreement with the relevant government ministry or department (for example, Social Welfare) to share beneficiary information such as registration details.</li> </ul>
<p><b>Access government workforce (social workers, sector workers)</b></p>	<ul style="list-style-type: none"> <li>• Train staff of local government in risk prone districts on issues such as humanitarian approaches; targeting vulnerable groups; providing complementary support during crisis.</li> <li>• Establish agreements with local and national government authorities on use of staff during crisis.</li> </ul>
<p><b>Use of the Social Protection complaints mechanism</b></p>	<ul style="list-style-type: none"> <li>• Establish an agreement with local government in crisis prone areas or with the ministry/department responsible for social protection to expand the complaints mechanism to Humanitarian Cash Transfer beneficiaries.</li> <li>• Train or orient local government staff in crisis prone areas or ministry/department responsible for social protection on UNICEF expectations on handling complaints.</li> </ul>
<p><b>Collaborate with the Social Protection communication system</b></p>	<ul style="list-style-type: none"> <li>• Establish an agreement with the relevant government department (this may not necessarily be the ministry responsible for social protection) on standard communication messages for a few identified scenarios, such as: the difference between UNICEF led Humanitarian Cash Transfer and social protection payments; explaining the complaints mechanism; or sector specific messages.</li> <li>• Establish Long-term Agreements with private sector on rates, etc. (if the social protection system uses private radio, TV, print media/channels). (Note: also an action point for the Minimum Preparedness Standard on HCTs in Part 1.1)</li> </ul>
<p><b>Use of the national vulnerability criteria to</b></p>	<ul style="list-style-type: none"> <li>• Establish an agreement with the relevant ministry on sharing target methodology.</li> </ul>

target crisis-affected beneficiaries (through a parallel system)

- Train social workers who are involved in targeting exercises.
- Design a national communication campaign on inclusion/exclusion criteria.

Top up grant to the regular national social protection cash transfer (disbursed through a parallel system)

- Use of the interagency Minimum Expenditure Basket calculation, including sector-specific expenses.
- Coordinate with other cash stakeholders.

#### REMEMBER

- Aligning a UNICEF HCT programme with national social protection can be a strategic entry point to improve the readiness of government systems;
- Successful alignment of UNICEF HCT with social protection requires meaningful and dedicated engagement with the government, as well as coordination with development and humanitarian partners.

## Part 2 - RESPONSE ANALYSIS

“Response analysis” is an analytical process used to determine a programme’s objectives, response options and modalities based on a population’s needs, the appropriateness and feasibility given the context, and potential harmful side effects. The process abides by the ‘do no harm’ principle<sup>10</sup>.

### Key messages

- In most contexts, cash assistance is a feasible option. Potential programme barriers can be addressed over time (for example as markets recover following a crisis); or with the engagement of donors, governments and implementing agencies, such as mitigating risk in insecure environments, direct support to markets, or advocacy to host government. Cash assistance can stimulate markets in a way that they respond to demand even in remote, inaccessible or insecure environments.
- Often multiple modalities are feasible. A response analysis does not have to have a ‘cash’ or ‘alternative modality’ outcome. Cash can, and often should be, provided alongside alternative modalities for the best outcome.
- Ideally, a response analysis is conducted across sectors.<sup>11</sup> Multi-purpose Grants (MPG) are an efficient and effective way to meet a range of basic survival needs. A MPG can be complemented by sector-specific modalities (i.e. cash, in-kind, information, services) to achieve a sector specific outcome.
- More than one partnership/implementation agreement may be required to deliver the response options and meet the range of identified needs.
- Support or enhance the government social protection system capacity for timely delivery of HCTs. Design parallel systems, when needed, to develop or strength social protection systems.
- Response analysis is an iterative process. Updating response analysis decisions during implementation will ensure that a programme stays relevant in a dynamic and changing context. Where cash transfers are not feasible initially, they may become so as conditions change and evolve. Different modalities can also be adopted as a phased approach as a population’s needs and UNICEF’s work evolves.

### STEP 1: Assess the context and the population’s needs and vulnerabilities

Collect information on:

- i) Opportunities and limitations in the wider environment to determine the feasibility and appropriateness of modalities and mechanisms for the context.
- ii) The affected population: their characteristics, needs, preferences, how these are normally met, what people can provide for themselves, and their preferences and priorities for assistance.

Different organizations may have comparative advantage on issues, and will take the lead on assessment and implementation of MPG (for example, World Food Programme’s work in market and vulnerability analyses). In these cases, UNICEF has a critical role advocating for children’s issues in the needs analysis.

#### i. Assessing the context

To determine if cash transfers and other modalities are feasible and appropriate, and to assess implementation mechanisms, an assessment must generate answers to the following questions.

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<sup>10</sup> Maxwell et al, ‘Response Analysis and Response Choice in Food Security Crises: a Roadmap’, ODI, 25 Feb 2013, <https://www.odi.org/events/3140-response-analysis-and-response-choice-food-security-crises-roadmap>.

<sup>11</sup> The majority of available response analysis frameworks are modality or sector orientated. New tools and guidance for multi-sectoral response analysis are now becoming available.

**Checklist: Questions to ask at this stage**

- Can the local markets feasibly meet population needs, without negative impact?
- Can a cash transfer programme be delivered securely and quickly, with minimum risk to beneficiaries and/or staff?
- Will cash transfers have unintended negative effects?
- How does a cash response align with ongoing or planned policies and programmes of government and humanitarian actors (including the use of national systems)?
- Will the use of cash reinforce or challenge existing roles and cultural norms, and will this pose any protection risks?
- Does UNICEF, the government and international and national partners have the capacity to implement a Cash Transfer Programme?



Annex A.1: CONTEXTUAL ASSESSMENT CHECKLIST

**ii. Understanding needs across sectors**

UNICEF provides families with a cash transfer so that they can *access goods and services that they need, in a dignified manner*. A UNICEF Cash Transfer Programme considers families' priorities and needs holistically. Humanitarian responses increasingly provide cash assistance to meet the needs across a range of sectors (alongside sector-specific assistance).

Outcomes of single sector responses can be jeopardised if other essential needs are not concurrently met. For example: a family might divert cash that's been provided for education in order to address more immediate needs such as food or to cover rent.

Efforts to 'control' household expenditures, for example, with in-kind assistance or restricted vouchers alone, will be misplaced if the broader needs are not understood or addressed. Families that require income for basic needs may resort to selling other forms of assistance, or to engaging in negative coping strategies and risk jeopardising the wellbeing of children.

**iii. Understanding children's needs**

Although a population's needs are not homogeneous and households are affected differently by a shock, it's important to understand the needs and vulnerabilities of children in a comprehensive manner and why, in general, households might struggle to meet needs.

**Economic vulnerability:** a common cause for multi-sectoral needs analysis since many (though not all) needs are met through the market. Economic insecurity is highly affected by commodity and service prices, income opportunities and wage rates: those with a low income and insecure employment are most affected by a shock.

**Social vulnerability:** cultural norms and level of autonomy can determine intra-household expenditure decisions and consumption patterns, while social and political networks, access to

information and discriminatory practices influence whether particular groups can access essential markets.

**Protection vulnerability:** Child protection risks must be accounted for in the design of a cash programme in order to minimise harm whilst (where possible) promote protection outcomes.

 Annex A.2: NEEDS AND VULNERABILITY ASSESSMENT CHECKLIST

**iv. Quantifying needs**

The success of cash assistance depends on the value provided in comparison to the income gap. The most common way to quantify needs is with the calculation of the Minimum Expenditure Basket (MEB): what a household requires to meet basic needs on a regular or seasonal basis and its average cost over time.<sup>12</sup> Common needs listed in MEBs include: food and non-food items, water and sanitation supplies, costs of education, health, transportation, cooking, rent and communication fees.<sup>13</sup>

MEBs are calculated for the population as a whole and may not capture expenditures for a particular group. For example, children's expenditure needs may not be adequately considered nor included in a cash transfer design. UNICEF's position can support development of a child-specific MEB to capture child-related expenditures in the MEB and/or to calculate a child grant 'top-up' to a general basic needs assistance. In this regard, it is critical that UNICEF contribute to, and work closely and coordinate with, the cash working group.

## STEP 2: Check if cash is feasible and assess response options

With information gathered from the assessment:

- i) Determine if cash assistance is feasible and appropriate in the context.
- ii) Identify a mix of programme options/modalities suited to meet the identified needs.

**i. Determine feasibility of a cash response**

UNICEF recognises that cash modalities meet the needs of children and other vulnerable groups. However, cash assistance may not be feasible and appropriate in all contexts, at the outset of a response, or for all groups. Cash might not be the ideal modality to support certain groups such as unaccompanied minors for example.

The Country Office should analyse information gathered by the assessment to determine if the 'pre-conditions' for cash can be met given the context.

 Annex A.3: DECISION TREE SUPPORTING CASH FEASIBILITY

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<sup>12</sup> UNHCR, Enhanced Response Capacity Project, et al., 'Operational Guidance and Toolkit for Multipurpose Cash Grants', December 2015, [www.cashlearning.org/downloads/operational-guidance-and-toolkit-for-multipurpose-cash-grants---web.pdf](http://www.cashlearning.org/downloads/operational-guidance-and-toolkit-for-multipurpose-cash-grants---web.pdf).

<sup>13</sup> Ibid.

### **Pre-conditions for Cash Transfer Programme**

- Needs must be met through the market, without creating significant negative impacts.
- Cash must be delivered securely and in a timely manner.
- There must be political and community support for CTP (note political and community support can be built and strengthened when needed).
- Cash must be delivered safely, without safety risk to beneficiaries and/or staff.
- UNICEF or implementing partners must have the capacity to implement and monitor a CTP.

### **ii. Compare programme options**

Identify programme objectives before identifying response options.

- Take into account priority needs of children and vulnerable groups in the target population; the duration of the programme; and be multi-sectoral where possible.
- Consider the nature of assistance provided by others; gaps in assistance; as well as UN and government strategic documents including response plans.
- In developing objectives, know that information on needs and the wider context is likely to evolve over time, and that programme objectives are also likely to evolve as the response progresses. (See 'phased approach' below).

Consider and compare response options (modalities) that are feasible and appropriate to determine the 'best fit' to meet the identified needs of children, households and communities and the programme objectives with the time and resources available.

### **Why it's important to consider Multi-Purpose Grants (MPGs):**

- A multi-sectoral response tool that provides UNICEF with opportunity to move from a single-sector response to a more cohesive, integrated response, tailored to needs and priorities.
- Multiple benefits can be attained from a single modality, potentially increasing the cost efficiency and effectiveness of a response.
- MPGs are rights based, as they allow beneficiaries to make informed decisions on how to best use the cash in the best interest of their children.

### **Why it's important to consider opportunities to combine modalities (MPGs, cash plus, voucher, in-kind distribution, advocacy, service provision):**

- Cash assistance has value as a stand-alone humanitarian response tool. However, given the complexity of a population's needs, cash may not meet all needs for all populations. In this case, other forms of assistance are relevant.
- A MPG is effective depending on the context. Even where cash is appropriate, not all beneficiary needs and programme objectives are ideally met with a single, unconditional and unrestricted grant.
- Cash transfers are not a substitute for provision of essential services. Direct supplies are appropriate in certain contexts, to restore public goods and make basic services available to all.
- Direct supply-oriented interventions provide assistance to a crisis-affected population. Teams should also assess indirect interventions that support market actors, infrastructures and environments and improve functionality of a critical market system.



**Annex A.4: CHECKLIST SUPPORTING COMPARISON OF RESPONSE OPTIONS**

Consider a phased approach to multi-sectoral programming during a response analysis, with cash assistance as part of a ‘cash plus’<sup>14</sup> approach if feasible.

- The population’s needs, and therefore the most effective type(s) of assistance, will vary over time.
- In an immediate post-disaster phase, UNICEF and partners may have limited or no access to detailed, quality information on needs, vulnerabilities or the operational context. A phased approach enables a simple and quick cash response<sup>15</sup> to address immediate survival needs.
- Response analysis is an inter-active process. Programme options can evolve over time as understanding of the context and needs grows, and as capacities to design and implement more complex and sophisticated ‘mixed modality’ programmes are built.

Figure 3.2 broadly outlines the stages of a phased approach, and the types of response options that might be prioritised within each phase. Each phase’s duration and response’s appropriateness will depend on the emergency context, the operating context, the needs and the beneficiaries’ preferences.

**Figure 3.2 Applying a phased approach to Humanitarian Cash Transfer**

	<b>Immediate response (up to three months)</b>	<b>Second phase response (three months and beyond)</b>
Needs....	Acute survival needs.  Precise needs and target groups not well defined.	Survival needs for highly vulnerable, and early recovery needs.  Access to goods and services that address needs and support human development.  Specific needs/priorities of particular groups becoming clearer.  Linking relief and development approaches, especially in protracted crises.  Long-term needs for resilience building identified.
Examples of responses....	Blanket or broadly targeted assistance to protect lives: <ul style="list-style-type: none"> <li>• MPGs</li> <li>• In-kind distributions of food and non-food items</li> <li>• Provision of water and sanitation facilities.</li> </ul>	More refined targeting, continuing to meet basic survival needs if required, as part of an integrated and longer-term programming approach addressing specific needs of particular vulnerable groups in a manner to mitigate negative coping and deliver the Core Commitments for Children: <ul style="list-style-type: none"> <li>• MPGs</li> <li>• Basic child grant MPG top-up and/or seasonal top-ups tailored to population groups</li> <li>• Sector-specific grants (with/without restrictions)</li> </ul>

<sup>14</sup> Cash plus: a programme where cash transfers are combined with other modalities or activities. See Glossary for more information.

<sup>15</sup> UNICEF conducts limited to no cash response in the first acute phase of a response (first four weeks). In general, implementation begins around eight to nine weeks. Agencies such as Oxfam tend to implement cash assistance within the first ten days.



		<ul style="list-style-type: none"> <li>• Protection-related activities; case management and referral</li> <li>• Supply-side strengthening and broaden access to existing and/or new services (education, health)</li> <li>• Advocacy, legal or policy interventions that improve families' ability to access information, social protection and decent work, accumulate assets, and cope with risk.</li> </ul>
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### STEP 3: Assess and compare implementation mechanisms

This step involves:

- i) Analyse the information collected during assessments (led by UNICEF or joint with other agencies), including risk and preparedness assessments, and the results of the analysis of response options
- ii) Compare and make decisions on the best mechanism, or mechanisms, to deliver the chosen response.

Ideally, humanitarian cash programmes should be integrated with, and ideally strengthen, existing national social protection systems. National systems can often be leveraged to accommodate a cash programme in varying degrees (cf Part 1 section 1.2). However, when the social protection system cannot accommodate a humanitarian cash programme, a parallel system should be set up, aligned with the national system to the best possible extent and in collaboration and consultation with national and local authorities. In general, depending on the national context, UNICEF will work through a common implementation system; develop an independent system; or collaborate with other humanitarian actors to co-develop a programme.

There is a growing trend to harmonise Humanitarian Cash Transfer implementation modalities and systems among humanitarian agencies. Where parallel systems are best, joint approaches are encouraged for efficiency and to streamline assistance for more effective programming.

Annex A.5: CHECKLIST SUPPORTING COMPARISON OF IMPLEMENTATION OPTIONS

**Checklist: Good practices on the development of an implementation system (or systems)**

- Makes use of institutions and payment instruments that are familiar to and trusted by beneficiaries.
- Does not pose significant risk to UNICEF (reputational, security, programmatic and fiduciary risks).
- Does not increase protection risks for the potential target population.
- Service can be provided at reasonable cost to UNICEF.
- Service is accessible and flexible, providing choice regarding where, when and how beneficiaries access their assistance.
- Capable of reaching a large number of people and able to increase coverage if needed.
- Make use of elements of existing social protection systems
- Inclusive to other agencies, to allow harmonised and streamlined delivery of cash assistance to beneficiaries across agency and sector divides.

## Part 3 - SECTOR SPECIFIC CONSIDERATIONS TO DESIGN HUMANITARIAN CASH TRANSFERS PROGRAMMES FOR CHILDREN

Humanitarian Cash Transfers can focus on a single sector or be multi-sectoral. The **Multi-purpose Child Grants (MPG)** is a 'first line' cash grant used immediately after an emergency event to cover basic survival needs of children. With a **cash plus child grant** (unconditional and unrestricted), the cash grant is designed with an integrated approach and linked with complementary services and/or activities to achieve single- or multi-sector outcomes for children.

The MPG and the cash plus child grants cover multiple needs of the child. Consequently, the term **multi sectoral child grant** is preferred, rather than Multi-Purpose Cash Grants referred to in programmes that cover basic survival needs only.

This section is an overview on implementing sector-specific and multi-sector Humanitarian Cash Transfer programmes that contribute to the UNICEF Core Commitments to Children.

### **MULTI SECTOR CHILD GRANTS (Multi-purpose child grants and cash plus child grants) Designing humanitarian cash-based programmes for children**

This section covers the use of child grants that are designed to cover multi-sector outcomes.

(i) **Multi-purpose child grants:** This is a one-off or a short-term regular grant to support parents/carers to meet the basic needs of children.

(ii) **Unrestricted cash plus child grants:** This is a one-off or regular grant designed with an integrated approach. It links a cash grant with complementary services and/or activities to achieve multi-sector outcome for children.

The MPG can be used as part of the first phase of a response to cover immediate needs in a rapid onset emergency. MPGs can be transitioned to unrestricted cash plus child grants as soon as the situation is more stable. Both types of multi-sectoral child grants can be designed to strengthen existing social protection systems or to develop nascent social protection systems where they do not yet exist.

#### **How can cash-based programming be used to deliver multi-sectoral outputs for children?**

Shocks and stresses affect the ability of households to meet their basic needs for a temporary or an extended period of time. To address these, multi-sectoral child grants can be used to:

- Provide financial resources to families or care-takers of children to facilitate access to a range, across sectors, of commodities essential for children's wellbeing (food, water, hygiene items, transport costs to access school, and health services);
- Support access to and utilization of services provided by sectors to ensure that children's and adolescent's needs are met in emergency contexts;
- Provide income to offset the temptation of child labour and child marriage;
- Allow carer-takers to prioritise their own needs and make decisions in the interest of the children.

UNICEF has added value in designing and implementing multi-sectoral child grants:

- UNICEF's mandate enables it to work with multiple sectors to achieve results for children. By linking a child grant with complementary services and activities, UNICEF can:
  - Draw on existing or planned activities in different sectors to encourage and enable families/care-takers of children to utilise cash for multi-sector outcomes for children;
  - Contribute to system strengthening efforts by different sectors, through increased demand and utilisation of services.
- UNICEF is among few UN agencies that work on social protection in countries prior to a crisis, during a crisis and after the crisis is over. This provides a unique advantage to:
  - Use the existing social protection system to deliver multi-sectoral child grants in emergencies;
  - Consolidate learning from Humanitarian Cash Transfer to strengthen existing social protection programmes by introducing a child focus and integrating social protection payments with access to services;
  - Modify policy, design and operational/administration framework of existing social protection systems to make them risk informed and shock responsive.

### **How to monitor outputs for children who receive multi-sectoral child grants?**

The method to monitor multi-sectoral grants is considered during the programme design. Given the short-term nature of most HCTs, it is unfeasible in some contexts to monitor results for children at the outcome level. This is especially true where appropriate baselines are weak or non-existent, or where programme duration is too short to lead to significant change at outcomes level for children. It may be possible to capture such information in a protracted crisis context through the creation of a baseline and tracking progress over a period.

The following monitoring information may be gathered for multi-sectoral child grants through Post Distribution Monitoring:

- **Utilisation of multi-sectoral child grant.** Indicators may include the following:
  - Per cent of beneficiary households reported using cash grant mostly to meet children's needs;<sup>16</sup>
  - Progressive increase in the utilisation of services and activities linked to unrestricted cash plus child grant.
- **Implementation of multi-sectoral child grant delivery.** Indicators may include the following:
  - A majority beneficiaries report that the multi-sectoral child grant was timely and adequate;
  - A progressive reduction in complaints related to exclusion errors, not receiving full amount and attitude of staff responsible for registration and/or cash delivery.

### **UNICEF's recommendation**

- UNICEF should routinely consider multi-sectoral grants as a first phase response option, and included in the HAC as a modality to cover immediate needs. They need to be designed in coordination with other cash stakeholders. This includes:

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<sup>16</sup> Please refer to the sector specific section of the guidance (as of page 27), which outline key questions to be included in the post distribution monitoring.

- UNICEF involvement and participation in the cash working group is critical for market assessments, programme design and to develop synergies between child grants and cash transfers by other agencies. Also, where relevant, UNICEF can contribute to common approaches on targeting, level of benefit and cash mechanism delivery (joint platform).
  - Coordination with the social protection working group on programme design and implementation, to strengthening existing social protection systems or developing nascent systems.
- Multi-sectoral grants can strengthen existing social protection systems. It is important that the programme design, such as targeting, delivery mechanism and transfer values, aligns as well as possible with existing social protection mechanisms, without compromising humanitarian imperatives. For example, ensure that all affected households are covered regardless of their pre-crisis status.
  - For a maximum impact on children’s wellbeing, multi-sectoral grants must complement sector activities and equally be supported by them. This can be achieved through early engagement of social policy and sector teams to ensure that the information on financial access to sector specific services and commodities is captured in the needs assessments, and that the design of sector interventions and multi sectoral grants is aligned and accordingly reflected it in the HAC.
  - If the Humanitarian Cash Transfer is likely to be implemented over the medium- to long-term, transition from MPG towards unrestricted cash plus child grants may be initiated as soon as the situation allows. This will enable better integration of Humanitarian Cash Transfer with the other humanitarian and development efforts of UNICEF in the country. The transition involves the following:
    - Identify opportunities to link multi-purpose child grants with complementary activities/services;
    - Agree on programme design (including change in targeting and benefit levels if needed) and on roles and responsibilities with relevant sectors/teams;
    - Scope donor interest to seek support for unrestricted cash plus child grant;
    - Coordinate and plan with relevant government ministry or department to ensure smooth access of beneficiaries to complementary services/activities;
    - Develop monitoring, follow up and beneficiary support mechanisms to encourage utilisation of complementary activities/services;
    - Communicate with beneficiaries on the modification of programme design and expectations from them.

### **Who is involved in the Country Office?**

While it is important that all relevant sectors are consulted and involved in the stages of design and implementation of multi-sector grants, the social policy team and the emergency team under the coordination of the Deputy Representative are expected to play a central role in leading these processes. Depending on the design of the programme, specific sectors teams will have a medium to high degree of involvement in multi-sectoral grants. For all humanitarian cash transfers programmes, it is critical that the operation team is closely involved from the very beginning.

## WASH specific considerations to design humanitarian cash based programs for children

The use of Humanitarian Cash Transfers in the WASH sector is framed by a market-based programming approach that includes all types of engagement with market systems, ranging from actions that deliver immediate relief to those that proactively strengthen and catalyse local market systems or market hubs. Cf Annex B

The global wash cluster states that market-based programming includes: cash transfer programming (cash grants and voucher); demand generation (social marketing, improving access to market); strengthening regulatory framework (advocacy and capacity building); and market supply strengthening (strengthening market infrastructures and services, support to market traders, supply chain strengthening).

For a Humanitarian Cash Transfer programme to have a sectoral impact, the targeting, level of benefit and monitoring need to be designed for that specific objective.

When emergency wash needs, such as access to water and/or hygiene kits, are included in the Basket of Expenses that a basic need, multipurpose cash programme covers, it should impact wash outcomes, especially when the services links are optimized.

### How does cash-based programming support WASH outcomes in humanitarian contexts?

Humanitarian cash transfers to beneficiaries address the financial barriers to the following WASH outputs:

- Children and women's access to the quality and quantity of water for drinking, cooking and maintaining personal hygiene;
- Access to hygiene and sanitation-related items such as hygiene kits.

Examples of modalities:<sup>17</sup>

- A one-off or regular unrestricted and unconditional cash grant, with the intention of facilitating access to water among other goods/services;
- Regular restricted cash grants (vouchers) for accessing water;
- One time restricted cash grants (vouchers) for specific hygiene and sanitation commodity items;
- Regular restricted cash grants (vouchers) for the renewal of hygiene items;
- One time restricted cash grants to access de-sludging services.

For more detailed information, refer to Annex B Table 1 "Modalities of providing humanitarian aid in the WASH sector" and Table 2 " Examples on WASH complementary modalities".

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<sup>17</sup> Definition from Cash Learning Partnership glossary: Modality - Form of transfer (cash, voucher, in-kind or combination). These examples of modalities are only a short list of possibilities. UNICEF supports the flexible use of the cash modality, with no specific preference for multipurpose cash grants.

The Global Wash Cluster position paper clearly states that Multi-Purpose cash grants (MPGs) may be effective in meeting basic WASH needs, such as access to water and to hygiene and sanitation goods, when part of a sufficiently resourced Minimum Expenditure Basket. To facilitate this, relevant technical WASH in Emergencies expertise needs to be consulted in the design phase of any multi-sectoral child grant program.

### **How to monitor sector specific results and outputs for children?**

Monitoring, and thus evidence, of sector-specific impacts of humanitarian cash transfers at outcome level remains limited. Nevertheless, it is feasible and valuable to monitor sector specific results, both the process and the output. Part 4.5 covers the subject in detail; the following are WASH-specific indicators to monitor WASH-specific results.

Process indicators:

- Correct amount of funds reached to identified beneficiary
- Intended beneficiary reached
- Cash transfer received on time
- People reached with accurate information (e.g. per cent of beneficiaries informed of the duration, location and amount of the Humanitarian Cash Transfer programme)
- Use of local/existing information structures for better access to information and feedback by the communities

Output indicators:<sup>18</sup>

- Number of UNICEF-targeted populations in humanitarian situations accessing sufficient quantity of water of appropriate quality for drinking, cooking and personal hygiene.
- Number of UNICEF-targeted populations in humanitarian situations provided with restricted Humanitarian Cash Transfer to access sanitation or hygiene kits or key hygiene items.

WASH-related questions to include in post-distribution monitoring for sector-specific or multi-sectoral child grant:

- Has the recipient household spent some of the cash grant on a WASH-related expenditure?
- What specific WASH expenditures (i.e. to access water, hygiene and sanitation products)?

The post-distribution monitoring must be linked to a pre-crisis baseline. If no baseline is available, the first Post Distribution Monitoring (PDM) report can be used as an initial baseline. It could also be an entry point to collect information on access to water and perception of quality of services, for example.

### **UNICEF's recommendation**

- The WASH cluster must be consulted when developing a Humanitarian Cash Programme that will address WASH needs. This is crucial to ensure that the cluster's recommendations and analysis of assessments or monitoring are addressed. It is also important to ensure that Humanitarian Cash Programmes are included in cluster response plans and reporting. It is

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<sup>18</sup> Output indicators taken from INSIGHT list of indicators for humanitarian programmes <https://insight.unicef.org/apps01/Pages/inSight.aspx>. See Part 4.5 for details.

important to have a clear line of communication between the WASH cluster and country-level cash working groups, where they exist.

- Water markets are often complex and informally regulated; as a result, any humanitarian cash transfer program that includes an access to water component has to take account the risk of deregulating the market, especially during the selection phase of the water provider/vendor when designing a voucher programme to access water.
- While UNICEF globally encourage country offices to favour the use of unrestricted cash transfers, the use of restricted cash (a voucher) to access hygiene kits might remain an option when the programme objective is to ensure exclusive access to hygiene items, and there is evidence to suggest that households might not give priority to accessing these items.
- A stand-alone cash/voucher approach doesn't tackle the issue of quality. WASH activities must be developed around cash/voucher programmes to ensure quality of the goods and water.
- A stand-alone cash/voucher approach cannot fully achieve WASH outcomes. A combination of complementary activities including in-kind assistance, technical support and capacity building, infrastructure development, advocacy and community engagement is required.<sup>19</sup>
- Complementary activities should address risks related to knowledge, attitude and practice that have been identified by WASH programmes, or to public health issues at community level. The activities cannot be substituted by cash transfers. The delivery of humanitarian cash transfers to households is also an opportunity to reach out to beneficiaries with relevant messages.
- An in-depth analysis of WASH-related markets (supply and absorption capacity, as well as access) is required to decide on the appropriate Humanitarian Cash Transfer programme. To facilitate this, specific WASH expertise is needed during the assessment and response analysis phase of any Humanitarian Cash Transfer programme.
- During the needs analysis phase of a humanitarian response, include questions on how WASH costs are covered and prioritized versus other costs, to inform the choice of cash modality. This might inform, for example, if vouchers are preferable over cash to ensure that the less-prioritized WASH items are accessible, as well inform the adequate amount for achieving specific WASH results.

### **Who shall be involved at CO level in the design of the programme?**

Under the coordination of the Deputy Representative, the WASH team contributes to the design of multi-sectoral cash grants in collaboration with the social protection and/or the emergency teams.

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<sup>19</sup> Global WASH Cluster Markets Technical Working Group, '[Cash and Markets in the WASH Sector:](http://www.emma-toolkit.org/sites/default/files/bundle/GWC%20-%20Cash%20and%20Markets%20Position%20Paper%20-%20Dec%202016.pdf)' a Global WASH Cluster [position paper](http://www.emma-toolkit.org/sites/default/files/bundle/GWC%20-%20Cash%20and%20Markets%20Position%20Paper%20-%20Dec%202016.pdf)', December 2016, [www.emma-toolkit.org/sites/default/files/bundle/GWC%20-%20Cash%20and%20Markets%20Position%20Paper%20-%20Dec%202016.pdf](http://www.emma-toolkit.org/sites/default/files/bundle/GWC%20-%20Cash%20and%20Markets%20Position%20Paper%20-%20Dec%202016.pdf).

WASH-specific Humanitarian Cash Transfer programmes are led by the WASH team, and coordinated with the emergency and/or social protection teams to ensure a harmonized use of Humanitarian Cash Transfer as part of the humanitarian response and prevent any duplication and overlap. For all humanitarian cash transfers programmes, it is critical that the operation team is closely involved from the very beginning.

### **EDUCATION specific considerations to design humanitarian cash based programmes for children**

Multi-sector approaches are preferred for Humanitarian Cash Transfers, and should meet sector specific objectives by ensuring the relevant needs are taken into account and service linkages optimized.

When educational costs, such as uniforms, learning materials and transport, are included in the Basket of Expenses for basic needs/multipurpose child grants, there should be measurable effect on education indicators.

#### **How does cash-based programming support education outputs in humanitarian contexts?**

Humanitarian cash transfers to beneficiaries address the financial barriers to access education and thus increase the demand of education services. Research on humanitarian cash transfers on education have shown demonstrated results on the following education outputs:

- Increased enrolment and transition rates, especially for girls;
- Increased access to education-related items, such as uniforms, stationary, transport;
- Increased rates of daily school attendance.

Modalities:<sup>20</sup>

- An unrestricted and unconditional monthly cash grant during the school year;
- A restricted cash grants (voucher) one time or each month during the school year for education specific commodities.

Provide rationale when education expenditures are not included in a basic needs multipurpose child grant, for example if education needs are being met through another programme.

UNICEF does not support the use of conditions to access cash grants, as evidence on the added value of conditions is inconclusive. However, 'soft' conditions such as signing a code of conduct at the beginning of a humanitarian cash programme can contribute to programme outcome.

Multi-sectoral child grants may be effective in meeting basic education needs, such as school attendance, when part of a Minimum Expenditure Basket. Essential education costs to be included in the Minimum Expenditure Basket are: school fees (i.e. teacher stipends, exam fees), access to

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<sup>20</sup> Modality - Form of transfer (cash, voucher, in-kind or combination). These examples of modalities are only a short list of possibilities. UNICEF supports the flexible use of the cash modality, with no specific preference for multipurpose cash grants. (Cash Learning Partnership)



transport, education supplies (uniforms, learning materials), and meeting opportunity costs of child labour and child marriage. Typically, education costs increase at the upper primary, lower secondary and secondary levels. The availability and accessibility of school-related supplies is a pre-condition to all Humanitarian Cash Transfer programmes with an education objective, as well as for multi-purpose cash grants.

### **How to monitor education results and outputs for children?**

Monitoring, and thus evidence, of sector-specific impacts of humanitarian cash transfers at outcome level remains limited. Nevertheless, it is feasible and valuable to monitor sector specific results, both the process and the output. Part 4.5 covers the subject in detail; the following are education-specific process and output level indicators which could be used to monitor education specific results.

Process indicators:

- Correct amount reached to identified beneficiary
- Intended beneficiary reached
- Cash transfer received on time
- UNICEF-targeted children in humanitarian situations attending formal or non-formal basic education (including pre-primary schools/early childhood learning spaces): increased number of days per year
- School-aged children and adolescents in affected areas back in school (including early childhood education programmes) after interruption, or newly enrolled since the emergency
- People reached with accurate information (e.g. per cent of beneficiaries who know of the duration, location and amount of the Humanitarian Cash Transfer programme)
- Use of local and existing information structures for better access to information and feedback by the communities.

Key education-related questions to include in post-distribution monitoring:

- Ask if the recipient household has spent the received cash grant on an education related expenditures. Additionally, identify what specific education expenditure the cash was spent on.
- The post distribution monitoring must be linked to a pre-distribution baseline. If no baseline is available, data used to define targets in the planning phase, and data from the first PDM report can be used as an initial baseline.

### **UNICEF's recommendation**

- Education needs are not always set as a priority by the humanitarian system, particularly during sudden onset responses. However, education is consistently a priority for crisis-affected families and often the top priority of children. Education plays a critical protection role for children and youth. It is essential to their psychosocial well-being and often serves as a platform for integrated health, nutrition and WASH services. Evidence shows that basic needs multi-purpose child grants can indeed have an impact on education outcomes. Education in Emergencies technical expertise needs to be consulted during the market analysis, and monitoring phase of multi-purpose Humanitarian Cash Transfer programmes.

- The Education Cluster, as well as other core sectoral groups such as Education in Emergency working groups or Local Education Groups, must be consulted when developing a cash programme that addresses education needs. This is crucial for ensuring cluster recommendations and possible specific analysis in terms of assessment or monitoring. It is also important to ensure that humanitarian cash programmes are included in cluster response plans and reporting. It is useful to have a line of communication between the Education Cluster and other education groups with country-level cash working groups, where they exist.
- A stand-alone cash/voucher approach cannot fully achieve education outcomes or address the quality of education. A combination of complementary activities, including in-kind assistance, technical support and capacity building as well as education system strengthening and advocacy, is required. The delivery of humanitarian cash transfers to households is an opportunity to reach out to beneficiaries with targeted key messages.
- As humanitarian cash transfers to families do not address the school's absorption capacity or the quality of education, and education access and quality can become a challenge when humanitarian cash transfers result in increased enrolment of pupils. An integrated response that addresses the demand, quality and supply side requirements of education is the best approach.
- The timing of the payments of cash grants should be informed by the school calendar. Ensure that students don't miss periods of enrolment or examinations, for example, due to family financial constraints. This can positively impact school attendance records.
- UNICEF does not support conditionality to access cash grants, as the evidence on the added value of conditions is inconclusive.<sup>21</sup>

### **Who is involved at Country Office in programme design?**

Under the coordination of the Deputy Representative, the Education team contributes to the design of the multi-sectoral cash grant programme in collaboration with the social protection and/or the emergency teams. An Education Humanitarian Cash Transfer programme is led by the Education team in coordination with the emergency and/or social protection teams to ensure a harmonized use of Humanitarian Cash Transfer as part of the humanitarian response and prevent duplication and overlap. For all HCT programmes, it is critical that the Operations team is involved from the beginning.

### **CHILD PROTECTION specific considerations to design humanitarian cash based programs for children**

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<sup>21</sup> UNICEF, 'Conditionality in cash transfers: UNICEF's approach', Position Paper, February 2016, <http://www.unicef-emergencies.com/downloads/eresource/docs/Cash%20in%20Emergencies/Conditionality%20in%20Cash%20Transfers%20-%20UNICEF%27s%20Approach-2.pdf>.

Multi-sector approaches are preferred for HCTs. These can and should be oriented towards meeting sector specific objectives by ensuring the relevant needs are taken into account and services linkages optimized.

For a Humanitarian Cash Transfer programme to have a sectoral impact, the targeting, level of benefit and monitoring need to be designed for that specific objective. Basic needs/multi-purpose cash grants are designed to only address basic needs, such as food, shelter and water, and therefore are not designed to have a significant impact on child protection issues, such as children associated with armed forces and groups, or sexual exploitation of children for example. To address these issues, the cash programme needs to be developed as part of an integrated response where the cash modality is closely associated to child protection intervention such as in-kind distribution, capacity building of social workers, case management.

### **How can cash-based programming support child protection outputs<sup>22</sup> in humanitarian contexts?**

Often, child protection issues in a humanitarian context are rooted in social behaviour, age differentials and gender inequality that a shock from a humanitarian crisis can reinforce. Stand-alone cash transfer programmes thus have a limited direct impact on child protection outcomes: they must be integrated within a comprehensive child protection response, for example associated with case management or psychosocial support.

Humanitarian cash transfers can contribute to the following child protection outputs:

- Prevent family separation
- Reduce daily hours spent on child labour activities
- Financial support to foster families that meet the needs of children in their care
- Financial support to unaccompanied children, including child-headed households
- Gender-based violence prevention, response and risk mitigation

Modalities:<sup>23</sup>

- Regular unconditional and unrestricted cash grants to households to ensure families stay together
- Regular unconditional and unrestricted cash grants to foster carers to avoid secondary separation of children
- Regular or one-time restricted cash vouchers for foster carers for food and non-food items for the fostered child
- Emergency cash grants for survivors of gender-based violence or children at risk
- Regular conditional cash grants for prevention (to families to prevent early marriage or school drop-out for example)

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<sup>22</sup> Child Protection in Emergencies covers issues of gender-based violence.

<sup>23</sup> Definition from Cash Learning Partnership glossary: Modality – Form of transfer (cash, voucher, in-kind or combination). These examples of modalities are only a short list of possibilities. UNICEF supports the flexible use of the cash modality, with no specific preference for multipurpose cash grants.

## How to monitor sector specific results and outputs for children?

Monitoring, and consequently evidence, of sector-specific impacts of humanitarian cash transfers at outcome level remain limited. Nevertheless, it is feasible and valuable to monitor sector specific results at both process and output level. Although this is covered in more detail in Part 4.5, below are child protection specific indicators that can help monitor child protection specific results.

Process indicators:<sup>24</sup>

- Correct amount reached to identified beneficiary
- Intended beneficiary reached
- Cash transfer received on time
- People reached with accurate information (e.g. per cent of beneficiaries who know of the duration, location and amount of the Humanitarian Cash Transfer programme)
- Use of local/existing information structures for better access to information and feedback by the communities

Output indicators:<sup>25</sup>

- Number of care takers/foster families receiving cash transfers who are fostering children.
- Number of families with girls at risk of child marriage or school dropout who receive cash transfers
- Number of child headed households (above a certain age) who receive cash transfers

Key child protection related questions to include in post distribution monitoring:

Ask if the recipient household has spent the received cash grant on a child-related expenditure such as food, household kits, education, clothing, and transport for the child, including fostered children.

The post-distribution monitoring must be linked to a pre-crisis baseline. If no baseline is available, the first PDM report can be used as an initial baseline.

To monitor the impact of humanitarian cash transfers on child protection results, indicators on safety and gender-based violence need to be included, for example the percentage of people who report improved feelings of safety from harm or abuse after receiving support.

It is crucial to include elements of safety, security and access to payment sites in programme design.

Monitoring considerations need to be taken into account: interview children separately from foster parents and women separately from men, for example. Seek information on who made the spending decisions and challenges in this regard. Monitoring methods should be put in place in collaboration with case managers to account for survivors of gender-based violence or abused children.

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<sup>24</sup> See Part 4.5 for details.

<sup>25</sup> See Part 4.5 for details.

Basic needs, multi-purpose child grants are not expected to have significant sectoral impact on child protection outcomes. However, child wellbeing and protection indicators across sectors can be integrated into the monitoring of multi-purpose cash grants.

### **UNICEF's recommendation**

- The Child Protection Area of Responsibility within the Global Protection Cluster must be consulted when developing a cash programme that will address child protection needs. This is crucial for ensuring cluster recommendations and possible specific analysis in terms of assessment or monitoring. It is also important to ensure that humanitarian cash programmes are included in cluster response plans and reporting, and that there's a line of communication between the Child Protection Area of Responsibility Cluster and country level cash working groups, where they exist.
- Delivery humanitarian cash transfers to households is an opportunity to reach beneficiaries with targeted key messages.
- To deliver specific child protection results, humanitarian cash transfers cannot be used as a stand-alone. They must be designed and included into a more comprehensive and integrated approach where they can be associated with case management, and psychosocial support for example, to ensure a holistic approach to the wellbeing of the child.
- UNICEF does not recommend giving cash transfers to children directly, with certain exceptions for unaccompanied children (over 14 years old). Cash transfers should be given to the household or care giver.
- The impact of cash transfer programming on children's well-being must be considered at all stages of the programme cycle, and child protection measures must be considered irrespective of the sector. "A Practical Tool: Child Safeguarding in Cash Transfer Programming" (CaLP and Save the Children)<sup>26</sup>, and the [Guidelines for integrating GBV interventions in humanitarian settings](#) provide information on child protection measures to take in the preparation, planning, implementation and monitoring of a cash humanitarian programme.
- UNICEF does not recommend cash transfers for children once associated with armed forces and groups. Instead, consider supporting members of the household into which the child has been reintegrated or include children and their families in livelihood activities, and closely monitor the support.<sup>27</sup>
- UNICEF does not recommend cash for work, which may have a negative incidence on the parents' ability to provide childcare. It also creates a risk of adolescent and children's

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<sup>26</sup> <http://www.cashlearning.org/downloads/Child%20Safeguarding%20in%20CTP.pdf>

<sup>27</sup> Thompson, Hannah, 'Cash and Child Protection – How cash transfer programming can protect children from abuse, neglect, exploitation and violence', Save the Children et al, [http://www.cashlearning.org/downloads/Cash%20Protection%20low%20res\(2\).pdf](http://www.cashlearning.org/downloads/Cash%20Protection%20low%20res(2).pdf).

enrolment in cash for work activities that often don't focus on skill development or employment capacities.

- UNICEF encourages community-based care, such as foster families, over a child's institutional enrolment. Consequently, UNICEF does not encourage humanitarian cash transfers for enrolment in alternative care institutions. Humanitarian Cash Transfer assistance to foster care should build on, rather than replace, the existing support mechanisms.
- UNICEF does not support conditionality to access cash grants<sup>28</sup>, as evidence on the added value of condition is inconclusive. However, a soft condition of signing a code of conduct at the beginning of a humanitarian cash programme can promote the protection and wellbeing of the child in alternative care.

### **Who is involved at Country Office in programme design?**

Under the coordination of the Deputy Representative, the Child Protection team contributes to multi-sectoral cash grant programme design in collaboration with the social protection and/or the emergency teams. Child Protection Humanitarian Cash Transfer programmes are led by the Child Protection team and coordinated with the emergency and/or social protection teams to ensure a harmonized use of Humanitarian Cash Transfer as part of the humanitarian response and prevent any duplication and overlap. For all humanitarian cash transfers programmes, it is critical that the operation team is closely involved from the very beginning.

### **NUTRITION specific considerations to design humanitarian cash based programs for children**

Multi-sector approaches are preferred for Humanitarian Cash Transfers, and should meet sector specific objectives by ensuring the relevant needs are taken into account and service linkages optimized. For a humanitarian cash transfer programme to have a nutrition sectoral impact, the targeting, level of benefit and monitoring need to be designed for the nutrition specific objective.

This paper will focus on nutrition specific considerations to design humanitarian cash based programs for children and women.

### **How does cash based programming support nutrition specific outcomes in humanitarian contexts?**

Nutrition issues in humanitarian contexts, such as malnutrition, are multifaceted and involve a range of issues around access to food, feeding practices, health, as well as the broader environment and sanitary conditions. Consequently, humanitarian cash based transfer programmes as a stand-alone initiative only have a limited direct impact on the nutrition status of a child. To increase its impact, humanitarian cash transfer programmes must be integrated within a comprehensive nutrition

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<sup>28</sup> UNICEF, 'Conditionality in cash transfers: UNICEF's approach', Position Paper, February 2016, <http://www.unicef-emergencies.com/downloads/eresource/docs/Cash%20in%20Emergencies/Conditionality%20in%20Cash%20Transfers%20-%20UNICEF%27s%20Approach-2.pdf>.

response that include the provision of in-kind support (such as micronutrients, oral rehydration therapy/zinc and treatment of vitamin deficiency), and promotion and support infant and young child feeding.

There is currently limited evidence to show the direct impact of humanitarian cash transfers on nutrition outcomes. Yet, these evidence have started to show that when the modality is integrated in a comprehensive nutrition programme where cash is used to complement nutrition specific activities, there is a clear potential positive impact in supporting the following outputs linked to nutrition related outcome:

- Increase expenditure<sup>29</sup> on food<sup>30</sup>
- The prevention of negative coping responses to food scarcity such as reducing the number of meal per day<sup>31</sup>
- An improved dietary intake by children and women, both in terms of quantity of meals per day as well as the diversity of the diet<sup>32</sup>
- Increased access to nutritious food items<sup>33</sup>
- Ensure the appropriate use of RUTF<sup>34</sup> by children with severe acute malnutrition

Example of modalities<sup>35</sup>

- Regular unconditional and unrestricted cash grant to households in order to access food possibly associated to soft conditions
- Regular restricted cash (vouchers) to households for accessing specific food items
- Regular restricted cash grants (vouchers) to access food items
- Regular unconditional and unrestricted cash grant to households as a top up to blanket feeding (i.e. to protect the in-kind blanked feeding items)
- Regular unconditional and unrestricted cash grant to households associated/distributed at time of MAM and SAM treatment to protect and ensure the appropriate RUTF use by children with acute malnutrition in the household

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<sup>29</sup> Based on the assumption that access to food exists.

<sup>30</sup> Bailey & Hedlund, 2012. The impact of cash transfers on nutrition in emergency and transitional contexts. A review of evidence. HPG Commissioned Reports. London: ODI

<sup>31</sup> Ibid.

<sup>32</sup> DFID, 2011. Cash transfers. Literature review. [Online]. Available:

<http://webarchive.nationalarchives.gov.uk/+/http://www.dfid.gov.uk/Documents/publications1/cash-transfers-evidence-paper.pdf> ; Gilligan, Hidrobo, Hoddinott, Roy, Schwab, 2013. Much ado about modalities: Multi country experiments on the effects of cash and food transfers on consumption patterns ; Manley, Gitter & Slavchevska, 2012. How effective are cash transfers at improving nutritional status? A rapid evidence assessment of Programmes' Effects on Anthropometric Outcomes. World Development. London: EPPI-Center, Social Science Research Unit, Institute of Education, University of London

<sup>33</sup> Based on assumption of improved dietary intake (access to diversity).

<sup>34</sup> PLOS Medicine, 'Preventing Acute Malnutrition in Young Children in Crises: A prospective intervention study in Niger'. Langendorf et al., (2014) ; BMC Medicine, 'Effects of unconditional cash transfers on the outcome of treatment for severe acute malnutrition (SAM); a cluster-randomised trial in the Democratic Republic of the Congo'. E. Grellety et. Al. (2017) 15:87

<sup>35</sup> Definition from CaLP glossary: Modality – Form of transfer (cash, voucher, in-kind or combination)

For nutrition, one off cash grants are not recommended as they are unlikely to influence nutritional outcomes; longer interventions are necessary to result in improvements (at least six months).

Some restriction and/or conditionality may be necessary to better ensure the impact of the cash transfer on the nutrition status of children and/or mothers.

Multi-sectoral child grants may be effective in meeting nutritional needs of children and women when part of a sufficiently resourced Minimum Expenditure Basket (MEB). In fact, research has found that food is often the priority spending in multi-purpose cash grant. Being able to influence the type of food that is purchased will be key to ensure benefits to nutritional outcomes. Consequently, essential costs to be included in the MEB are the price of quality foods with optimal nutrients (can be dry or fresh). To facilitate this and ensure the adequate amount is allocated in order to have an impact, relevant technical Nutrition in Emergencies expertise must be consulted in the design phase, including in the assessment phase, of any multi-sectoral child grant program.

### **How to monitor sector specific results and outputs for children?**

Evidence around monitoring sector-specific impacts of humanitarian cash transfers at outcome level remains limited. Currently, sector specific results can be monitored at both process and output level. Although this is covered in more detail in Part 5.5, nutrition specific indicators outlined below could be used to monitor nutrition specific results.

Process indicators<sup>36</sup>:

- Correct amount of cash reached to identified beneficiary
- Intended beneficiary reached
- Cash transfer received on time
- People reached with accurate information (e.g. % of beneficiaries who know of the purpose/duration/location/amount of the HCT programme)
- Use of local/existing information structures for better access to information and feedback by the communities

Output indicators<sup>37</sup>:

- Number of meals eaten per day
- Dietary intake<sup>38</sup>
- Dietary diversity<sup>39</sup> (can be household or individual (women or children))

Key nutrition related questions to include in post distribution monitoring:

- In asking how the recipient household has spent the received cash grant, if food is one key expenditure, ask what types of food were consumed in the household the previous 24 hours. The dietary diversity score tool (will need to define if to measure child or women's DDS) includes foods from various groups proteins, vegetable and fats. Assess if cash grant was spent on transportation to purchase food and/or to seek health services for example. In some

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<sup>36</sup> See Part 4.5 for more detail.

<sup>37</sup> See Part 4.5 for more detail.

<sup>38</sup> One opportunity is to collect this information as part of PDM and compare to baseline if this is systematically conducted. Can be done through a question on meals a day by child or woman as well as IDDS for children and women.

<sup>39</sup> This can be measured through dietary diversity score tools available.



cases, it may be used for purchase of water and hygiene related products, which minimize risk of disease and thus minimize possible deterioration of the nutritional status of a child.

The post distribution monitoring must be linked to a pre-crisis baseline. If no baseline is available, the first PDM report can be used as an initial baseline. This could also be an entry point for collecting information on access to food, perception of quality of food, for example.

While basic needs/multipurpose child grants are not expected to have significant sectoral impact on the nutritional status of the child, nutrition related indicators can still be integrated within the monitoring of multi-purpose child grants.

### **UNICEF's recommendation**

- The Nutrition Cluster must be consulted when developing a humanitarian cash-based program that will address nutritional needs of children and women. This is crucial for ensuring cluster recommendations and possible specific analysis in terms of assessment or monitoring is addressed. It is also important to ensure that humanitarian cash-based programs (if feasible based on the context and nature of crisis) are included in cluster response plans and reporting. Additionally, there needs to be a clear line of communication between the Nutrition Cluster and country level cash working groups, where they exist.
- The cost of food is one of the key elements to determine the minimum expenditure basket of basic needs' cash grants. For such cash grants to have an impact on nutrition sensitive objectives, cash programmes need to be integrated into a more comprehensive nutrition response. Coverage of food needs alone, and their integration into a minimum expenditure basket, will not contribute to a wider nutrition objective but only to a food security one. The access to food alone does not equate to achieving nutrition sensitive objectives.
- A study<sup>40</sup> has shown that combining in-kind food assistance with humanitarian cash transfers can reduce the incidence on malnutrition by twice the rate compared to either a cash transfer programme or supplementary food alone. A further study<sup>41</sup> has shown that when cash is used to recover from SAM, the use of humanitarian cash transfers increases the number of children reaching full recovery by 35% higher than when not using the cash modality. Additionally, that after 6 months, 80% of children re-gained their mid-upper arm circumference measurement and weight-for height/length Z-scores and showed evidence of catch up. Consequently, using the cash modality can increase recovery from SAM and decrease default<sup>42</sup>, non-response<sup>43</sup> and relapse rates during and following treatment.

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<sup>40</sup> PLOS Medicine, 'Preventing Acute Malnutrition in Young Children in Crises: A prospective intervention study in Niger'. Langendorf et al., (2014)

<sup>41</sup> BMC Medicine, 'Effects of unconditional cash transfers on the outcome of treatment for severe acute malnutrition (SAM); a cluster-randomised trial in the Democratic Republic of the Congo'. E. Grellety et. Al. (2017) 15:87

<sup>42</sup> Children absent from treatment for 2 or more weeks.

<sup>43</sup> Children not responding to treatment.

- The use of a cash programme approach, cannot substitute provision of nutrition services such as support and protection of optimal infant and young child feeding, provision of vitamins supplements, treatment for SAM and MAM, as well as access to fortified foods.
- An in-depth analysis of food related markets (supply, absorption capacity, and access) and other potential causes of malnutrition in a given context is needed to decide on the most appropriate humanitarian cash transfer programme, whether it is a sector specific program or part of a basic need/multipurpose child grant. To facilitate this Nutrition expertise is needed during the assessment and response analysis phase of any humanitarian cash transfer program.
- Food markets are often complex and informally regulated, as a result any humanitarian cash transfer programme that includes vouchers for food items has to take into account the risk of deregulating the market, especially during the selection phase of the provider/vendor.
- Given the heavy in-kind aspect of nutrition interventions, vouchers could be used to access nutrition items. In these cases, the use of full-value vouchers is encouraged where the value of vouchers suffices the intended nutrition purposes to avoid them being sold off for other uses. Additionally, vouchers should be designed to be exchanged in shops as well as in bulk through wholesaler venues where possible.
- When a humanitarian cash transfers approach is used to improve the nutritional status of women and children, it is strongly recommended to complement it with KAP (Knowledge, Attitudes and Practices)<sup>44</sup> related activities. The approach also provides an opportunity to have wider reach of beneficiary households.
- When cash transfers are used, there is a risk that breastmilk substitutes are being promoted for purchase by the affected population. Systems need to be put in place to implement the International Code or Marketing of Breastmilk Substitutes and relevant World Health Assembly Resolutions, and monitor adherence to it.
- Young child feeding counselling should be integrated to any service which accompanies humanitarian cash transfers, as part of a 'cash plus' approach.

### **Who shall be involved at CO level in the design of the program?**

Under the coordination of the Deputy Representative, the Nutrition team contributes to multi-sectoral cash grant programme design in collaboration with the social protection and/or the

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<sup>44</sup> UNICEF, 'Committed to nutrition: A Toolkit for Action. Fulfilling UNICEF's Core Commitments for Children in Humanitarian Action', June 2017 - <http://nutritioncluster.net/wp-content/uploads/sites/4/2017/11/Committed-to-Nutrition.-A-TOOLKIT-FOR-ACTION.pdf>

emergency teams. Nutrition Humanitarian Cash Transfer programmes are led by the Nutrition team and coordinated with the emergency and/or social protection teams to ensure a harmonized use of Humanitarian Cash Transfer as part of the humanitarian response and prevent any duplication and overlap. For all humanitarian cash transfers programmes, it is critical that the operation team is closely involved from the very beginning.

## Part 4 – PROGRAMME DESIGN AND IMPLEMENTATION

### Section 1: Targeting and Beneficiary selection<sup>45</sup>

The best targeting method for a Humanitarian Cash Transfer programme depends on the programme objective. Targeting criteria should remain simple and transparent to ensure that crisis-affected communities and non-recipient beneficiaries clearly understand the rationale for inclusion and exclusion to the programme.

There is no perfect targeting method and all targeting exercises are bound to have inclusion and exclusion errors. Targeting should ensure that the most vulnerable beneficiaries are not excluded from the programme. A strong public communication of targeting, enrolment, feedback and complaint mechanisms will reduce possible community or social tensions caused by potential misinformation and rumours regarding the Humanitarian Cash Transfer programme.

Adhere to the principle of ‘do no harm’ during the targeting phase. It’s important to assess potential negative implications on vulnerable groups and mitigate any harmful measures. For example, targeting malnourished children in a resource-constrained context can create an incentive for care-takers to keep a child below a specified nutrition status in order to receive the cash grant. A possible mitigation measure could be to target children at risk of malnutrition under an age threshold instead of nutritional status.

Where appropriate and feasible, targeting should align with existing social protection systems and include new beneficiaries as necessary. Doing so strengthens the existing social protection system.

#### **A. Targeting methods**

Identifying the children and their families who are the most vulnerable is necessary for effective and equitable allocation of limited humanitarian resources. Determining the recipient of humanitarian assistance is a critical step in the programme design.

Methods to identify beneficiaries include:

**Geographical targeting.** In some contexts, blanket/universal assistance (targeted to all) may be provided, especially in the first phase of the emergency, to meet the survival needs of all affected households in one or several affected geographic areas. However, limitations on financial resources often require a further layer of targeting to identify the most in need within the affected areas. This can either be done by focusing on the most severely affected geographies/locations and targeting all affected individuals or households within that area, or by allocating quota of beneficiaries to each sub-location (estimated number of beneficiaries/sub-location) within the affected area. This quota can be determined based on the severity of impact and the number of people affected in the sub-location.

**Vulnerability-based targeting** is commonly used in emergencies to identify households that are vulnerable to a particular type of shock, or those who have become vulnerable as a result of the shock. For example: households with fully or partially damaged houses can be targeted for shelter linked Humanitarian Cash Transfer; households that score low on the hunger index and/or dietary diversity

score may be identified for food security and nutrition linked Humanitarian Cash Transfer; and individuals at risk of a health epidemic or affected by it may be selected for health sector linked Humanitarian Cash Transfer. A rapid sector-specific survey (conducted in coordination/consultation with the cluster) or multi-sector survey (conducted in coordination/consultation with the cash working group) after a shock can identify beneficiaries faster compared to Proxy Means Test (PMT).

**Categorical targeting** is the simplest, most transparent and least resource intensive targeting method. It involves using visible and easily identifiable criteria for selecting individuals who are most vulnerable and in need of assistance. For example, targeting children under five years old for nutrition linked Humanitarian Cash Transfer; school-age children (especially girls) for education linked Humanitarian Cash Transfer; or a cash grant to children living with disabilities. The selection process may include open registration. Those who fulfil the criteria are registered following a quick check of relevant documents such as age proof and school admission. UNICEF's 'Including Children with Disabilities in Humanitarian Action'<sup>46</sup> is a resource on categorical targeting that examines considerations for programming for people living with disability, including cash programming.

Example: Cash transfers in Aleppo, Syrian Arab Republic. In November 2016, UNICEF and partners in the Syrian Arab Republic started a cash allowance programme for families of children with disabilities. Beneficiary identification was carried out through the country's existing disability certification system, with follow-up from specialized partner NGOs that evaluate eligibility for cash transfers. Families who benefit include both internally displaced persons and host communities. They receive USD 40 every month (double the cost of the minimum food basket), because caregivers are often unable to access other income-generating opportunities. The first round of cash transfers went to families in Aleppo, reaching 4,200 children with disabilities to date (information provided by UNICEF Syria).

#### **Specific considerations to use Humanitarian Cash Transfer for children with disabilities**

- Households with persons who have disabilities can face greater financial hardship in an emergency due to disruption of services and social protection benefits, additional costs for health services and assistive devices, and loss of income when caring for a family member with a disability.
- Identify existing social protection programmes for persons with disabilities (such as disability allowance, pensions, free transport passes, special needs education grants, or food subsidy coupons) and consider using or modifying these existing programmes to reach out to children with disabilities.
- Organize simplified registration processes and provide dedicated cards for easy identification and inclusion in social protection programmes for households with children with disabilities.
- Cash transfers enable vulnerable households affected by crises, including households with persons with disabilities, to access food, non-food and medical items such as assistive devices (for instance, to replace lost glasses, hearing devices or wheelchairs), and services such as rehabilitation.
- Consider additional disability-related costs for households with disabilities when selecting households eligible for social protection programmes such as cash transfers. Add disability to the criteria for selection of recipients in cash-based programming.

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<sup>46</sup> <http://training.unicef.org/disability/emergencies/index.html>

**Community-based targeting** involves working with key informants from the affected community to determine selection criteria and then, through an open community-based process, selecting beneficiaries for the programme. As the selection process is conducted in public this method is participatory and transparent in nature. However, it requires skills to manage community processes and ensure that vulnerable groups such as adolescent parents, out-of-school children, and unaccompanied minors, are not excluded by the community. These situations require working with government counterparts and local partners to communicate with the community the purpose of the Humanitarian Cash Transfer, and to clarify information on each programme and its benefits.

**Proxy Means Test (PMT)** entails identifying proxy indicators (usually assets such as land, type of livestock and size of herd, housing type, number of working-age adults) and giving them a score or a value to assess household economic status. Beneficiary households can be identified either through a survey or through a verification process following an open registration. This method is typically used for long-term social protection provision.

However, the PMT exercise can be non-transparent, time consuming and resource intensive thereby making it less suited for short-term emergency programmes, unless poor and vulnerable households were identified prior to the shock. In such cases, beneficiaries identified through PMT may be targeted for initiating a Humanitarian Cash Transfer, while additional targeting may be needed to include those who are affected by the crisis but are not in the social protection beneficiary list. In some countries, it may be possible to access and utilise the database of potential beneficiaries/waiting list for future expansion of the social protection programme for Humanitarian Cash Transfer purposes. Before using a list of households identified through a PMT method, it is recommended to check if a review of the lists has been done in terms of inclusion and exclusion errors.

## **B. Examples of targeting methods**

The targeting methods above can be used independently or in combination to implement HCTs. Below is an indicative list of examples:

**The beneficiary list of the national social protection system:** Where national social protection systems exist and reach the most vulnerable populations affected by the crisis with cash transfers, UNICEF can use the beneficiary list for an HCT programme as those vulnerable prior to the crisis are likely to be most in need after the crisis. This approach typically builds on the relationship or partnership of the social policy team with the ministry or department responsible for social protection in the country. In case of vertical expansion of the social protection system, the relevant ministry or department uses the beneficiary list to transfer Humanitarian Cash Transfer funded by UNICEF. In a situation where UNICEF uses the social protection system's beneficiary list, but delivers Humanitarian Cash Transfer through a parallel system, access to the beneficiary list is requested from the responsible ministry/department.

**Expand the national social protection beneficiary list:** Sometimes when UNICEF HCTs use existing social protection beneficiary lists, the lists are initially or in a phased manner expanded to include new beneficiaries who have been identified after a targeting process. This may involve targeting in a new geographical area to increase coverage, or targeting that includes additional people from the same geographical area. Informed targeting helps influence a government to expand the coverage of a social

protection programme or to maintain a database of potential beneficiaries for temporary expansions in future.

**Joint targeting, and/or piggyback on other UN agencies' targeting for cash or in kind support:** Where UNICEF's Humanitarian Cash Transfer provides a top-up child grant to households receiving cash or in kind assistance from other UN agencies (such as WFP, UNHCR) or INGOs, UNICEF uses a joint targeting method designed with partner. When necessary, this targeting is refined with child-sensitive criteria. A formal agreement is required when using another agency's beneficiary list, which may entail clauses on beneficiary data and data protection.

**Combination of geographical and other types of targeting, including categorical targeting<sup>47</sup> with sector specific nuance:** geographical targeting will identify beneficiaries in the areas affected by the crisis. To implement an additional layer of targeting to identify further the relevant target groups, in the same geographic areas, either a universal or a targeted approach focusing on children's needs (using children as a broad category but further refined to specific age groups based on the objective of the Humanitarian Cash Transfer) is applied to provide Humanitarian Cash Transfer to crisis affected families.

## Section 2: Quantifying needs and how to define the level of benefits for HCTs

A pre-cursor to establish benefits is to include relevant market information to needs assessments.

UNICEF can collaborate with other actors in joint design and implementation of assessments, through cluster and other working groups (e.g. child protection working group, basic needs working group, or cash working group). Depending on the context, UNICEF is likely to have a comparative advantage to lead or contribute to social protection system assessments. An established working relationship between a UNICEF Country Office and national social protection authorities and other government service providers will often speed up the assessment of national policies and systems

Ideally, a multi-sectoral needs assessment will be undertaken collaboratively across clusters and/or agencies, to leverage the expertise of all sectors and agencies. This will develop a common understanding of the needs and the utility of a multi-sectoral cash-based response; avoid duplication; and identify the needs met with existing or planned interventions. Although more common now, a limited or lack of formal coordination arrangements means collaboration may remain ad hoc. These could be organised by

Clusters working in partnership, by the ICC or other cross-sectoral working groups (e.g. basic needs working group; Cash Working Group) can organise collaboration efforts. UNICEF has a comparative advantage to lead or contribute to design of assessment components on education, WASH and child protection and ensure the needs of children are captured. Where possible children and adolescents should be included in participatory needs assessments. Involving local government in the assessment process can also result in a higher level of institutional engagement and acceptance of response options. Where feasible, considerations for long-term needs should be made early to inform the transition of the humanitarian cash response to more longer-term programming, and thus laying the foundations for resilience building.

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<sup>47</sup> The focus of UNICEF's work is to meet children's needs therefore a special reference has been made to categorical targeting in this section.

## **1. Methods to determine the value of transfers for HCTs**

### **A. Minimum Expenditure Basket**

The benefits of the Minimum Expenditure Basket will contribute to the level of impact of the Humanitarian Cash Transfer programme on crisis-affected households. If the benefit level is too low, the impact will be minimal. Consequently, it is crucial that the level of benefit is calculated carefully to ensure the programme achieves the intended results. The level of benefit can be designed to achieve sector specific as well as multi-sector results.

The first step in calculating an appropriate level of benefit is to map typical pre-crisis survival expenses made by households, including expenditures that fall outside traditional sectors such as communication and debt payment. When this information is not available, the Sphere Standards can be used to determine needs and costs based on market data. Common basic needs to integrate in the calculation of an Minimum Expenditure Basket include: food and non-food items, water and sanitation supplies, costs associated with education, health, transportation, cooking, rent and communication.<sup>48</sup>

The second step is to measure the gap between the value of assistance provided in comparison to families' income gap in meeting their needs. The result of these unmet expenses will establish the level of benefit. (Annex C provides an example of this calculation.) It is important to consider existing poverty levels in the country, affected area and host communities to ensure that the Humanitarian Cash Transfer does not create tension with non-recipients/host communities, and possibly disrupt markets.

The level of benefit of an Minimum Expenditure Basket is generally calculated for the population as a whole, without necessarily capturing essential needs and expenditures for particular population groups. For example, child-specific needs are often not included in the calculations. UNICEF's added value lies in developing a child-specific Minimum Expenditure Basket, and to ensure that child-related expenditures are captured in the average Minimum Expenditure Basket, and/or to underpin calculation of a child grant 'top-up' to general basic needs assistance. For example, WFP might cover the cost of a pre-identified basket of foods while UNICEF provides a top-up amount for child-related expenses such as clothes, hygiene items and school transport.

Due to the multi-sector nature of survival needs and expenditures included in the MEB, the discussions are usually at inter-agency level. Setting the level of benefit also requires inter-agency agreement. Where feasible, it is important to involve the government in the calculations to ensure that national minimum consumption standards and minimum wage rates are taken into account.

### **B. Monetisation of sector specific support**

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<sup>48</sup> UNHCR 2015



Monetising sector support entails converting the value of 'in kind' assistance into cash and transferring that amount to the beneficiaries. For example, if hygiene kit items are available in the local markets, then an amount equivalent to the local market value of the kit items can be transferred as Humanitarian Cash Transfer to the identified households; likewise, a winter clothing kit can be translated into a lump sum per child distributed to families.

### **C. Aligning Humanitarian Cash Transfer level of benefits with the social protection system**

In some contexts, a Country Office may choose to mirror the existing social protection programme and provide the same or similar transfer value, such as for a specific group (refugees or internally displaced persons). The amount transferred to the group is the same provided by the national programme. Often, humanitarian needs are greater than the cash transfer provided through social protection. Thus, in a humanitarian crisis, a pre-crisis social protection system level of benefit may have to be increased for a Humanitarian Cash Transfer to be absorbed into the system. This may entail providing a higher amount in the first phase, when needs are greater, and lowering it later to align with the social protection transfers. It may require using the Humanitarian Cash Transfer calculations to influence government to increase the value of the social protection transfers, as a way to strengthen the social protection system.

## **Section 3: Timing, Frequency and Payment schedules**

An important part of Humanitarian Cash Transfer design is to determine - When should the Humanitarian Cash Transfer be provided? How frequently should the Humanitarian Cash Transfer be provided? and What options exist to deliver HCTs? This section of the guidance focuses on first three questions whereas the issue of cash delivery options will be elaborated in the DFAM SOPs on the delivery of HCTs.

### **A. Timing of payments**

The objective of the Humanitarian Cash Transfer programme shall inform the timing, frequency and duration of the cash transfers. If the purpose of the Humanitarian Cash Transfer is to meet immediate needs, then Humanitarian Cash Transfer must be provided in the first phase of an emergency without compromising on the speed of the response.

Some HCTs may be linked to seasonality, for example, if a Humanitarian Cash Transfer is designed to encourage school attendance, then the timing of the Humanitarian Cash Transfer must link with the school terms. Similarly, if there are typical seasons when floods/droughts cause household incomes to drop significantly that negatively impacts on childhood malnutrition and raises child protection concerns (e.g. Increased child labour and trafficking), Humanitarian Cash Transfer may be introduced as soon as early signs of crisis begin to emerge. Using a seasonal calendar<sup>49</sup> can help with determining the timing and also the duration/length of the Humanitarian Cash Transfer.

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<sup>49</sup> Seasonal calendars can be used to map variables such as income flows, food availability and access, employment/work patterns, expenditure patterns (including school expenses), disease incidence and market prices on a monthly calendar. Decision makers are better informed to estimate the duration and timing of support. See Annex D for an example of a seasonal calendar.

## **B. Frequency and payment schedules**

Payments can be made as a one off or recurrent transfers for the duration of the project. The decision on the frequency of payment shall be based on the needs of affected people. If the need is recurrent then the Humanitarian Cash Transfer will be provided on a regular basis.

When UNICEF is using the social protection system to deliver Humanitarian Cash Transfer, the simplest way might be to follow the payment cycle for social assistance. However, if the emergency situation requires more frequent payments, it will be useful to discuss with the government counterparts on the option of temporarily increasing the frequency of payments. It is crucial that such discussions involve local governments responsible for managing social assistance at the local level.

Payment schedule is a key element of the payment process. This is particularly relevant for HCTs that cover a large number of beneficiaries and where beneficiaries have to physically collect the cash. A payment schedule helps in sequencing payments to beneficiaries by allocating days and time to payments in certain locations or to a batch of beneficiaries thus helping with managing crowds at the payment sites. Introduction of technology has helped with making payments in a discrete manner thus helping with managing crowds and this must be explored at the time of conducting feasibility assessments.

It is critical that relevant sector colleagues and finance teams are involved from the beginning in deciding the frequency and payment schedules of Humanitarian Cash Transfer delivered through parallel system. If using an existing social protection system, the decision on frequency and payment schedules must be taken jointly with the government counterparts and by involving the local government representatives. In all contexts, it is important that the payment schedules are communicated effectively to the beneficiaries.

## **Section 4: Information Management**

Information management for HCTs programme has proven, sometimes complex and time consuming, and requiring dedicated capacity and tool (s), to ensure that the households data collected and used are protected and managed efficiently to properly support the implementation of the programme. To that regard, it is recommended to use a Management Information (MIS) when designing and implementing a Humanitarian Cash Transfer programme.

### **A. Development of a Management Information System (MIS)**

UNICEF in 2018 will be developing a global Humanitarian Cash Transfer MIS for the use of any country office implementing a Humanitarian Cash Transfer programme. This MIS will allow the development, in a more automated and predictable way, of the required standards and SOPs (as required by several of country offices audit of HCT programme) to use cash at scale in humanitarian contexts, in terms of data management and protection, payment data reconciliation and verification, and reporting in a transparent, predictable, scalable, automated and controlled manner. Please refer to Annex E to get more information on the key functions that the UNICEF global MIS will be able to perform.

## **B. Feedback and grievance mechanism**

HCT programme feedback and grievance mechanisms are framed by UNICEF's approach to Accountability to Affected Population and are a key element of community participation and ownership of any Humanitarian Cash Transfer programme. Feedback and grievance mechanisms are opportunities to learn about and monitor a Humanitarian Cash Transfer programme. As such, establishing a two-way feedback mechanism is recommended in the design of any Humanitarian Cash Transfer programme.

A successful community engagement will ensure that communities have access to appropriate, timely and coordinated information. Establishing a two-way feedback mechanism allows Humanitarian Cash Transfer beneficiaries and non-beneficiaries to provide feedback to the programme and to raise concerns and grievances regarding the Humanitarian Cash Transfer programme. Claims and grievances may regard the selection process (questioning those who are included); eligibility and entitlements; registration (required documentation, who to contact and where to find them for registration); payment process (not received, wrong amount, loss of IDs) or regarding cases of fraud, misappropriation or other possible household issues. It is recommended to design a strong communication strategy from the onset of a Humanitarian Cash Transfer programme that covers these issues, as well as to identify key moments when to adjust and improve the Humanitarian Cash Transfer programme itself.

All feedbacks and grievances must be reviewed, investigated if needed, and a response must be shared with the beneficiaries/non-beneficiaries.

Most of the time complaints are due to poor communication and misunderstanding about eligibility and entitlements. One way to address issues is to design a strong communication strategy from the beginning.

To properly manage data collected through the feedback and grievances mechanism, it is recommended to integrate the mechanism into the programme management information system (MIS). U-report can also be used for that purpose. If relevant, mechanisms should be accessible to adolescents including the use of adolescent-friendly language.

Depending on the scale of the programme, specific feedback and grievance sites or offices should be set up so that households can safely and easily access platforms to provide input and raise their complaints. Examples of mechanisms to collect data include setting up toll free call centres as well as the inclusion of complaint-related questions into the post distribution monitoring. It is important to note that the activities require dedicated human resources and therefore need to be properly reflected in the programme budget as a direct cost of the programme.

## Section 5: Monitoring and Evaluation

**PLACE HOLDER – this section will be developed at a later stage**

## Section 6. Risk analysis and mitigation measures

The risks of Humanitarian Cash Transfer programmes are no greater than another transfer programme, yet they tend to be scrutinized more than other humanitarian programming. HCTs have been successful in high threat environments such as Yemen, Somalia, Syria and Iraq. HCTs are also advantageous as a modality that a Country Office can implement remotely, for example when in-kind distribution is difficult or impossible due to lack of physical access.

A Humanitarian Cash Transfer risk analysis is specific to the context and the programme, and conducted at an early stage to inform programme design. A risk analysis must be conducted regardless of the level of security in the country<sup>50</sup>.

The purpose of risk analysis is to:

**Identify risk:** List all possible risks.

**Analyse risk:** Assess the severity and probability of potential risks, and identify and rank them.

**Decide on mitigation measures:** Determine actions required to minimize risk, and assign those responsible to monitor risk.

A risk analysis is an office-wide exercise that involves the programme teams, the operations team, management and security specialists. The field offices' involvement is critical to ensure a relevant analysis of the various contexts of implementation. Risk analysis is an iterative process and must be monitored and revisited with any change in the operating context.

Below is an indicative list of risk and mitigation measures:

Type of risk	Description of the risk (examples)	Mitigation measures (examples)
Governance	Lack of stakeholders' accountability in the project; lack of segregation of duties and division of tasks.	Establish a project governance body with clear division of tasks and segregation of duties.
Reputational	Lack of neutrality, lack of capacity and expertise.	Maintain neutrality; strengthen and promote facilitation and community outreach to manage and clarify expectations through relevant communication channels; monitor, detect and prevent any possible misuse of UNICEF's name or inappropriate association with UNICEF partners.
Data confidentiality	Lack of data protection; misuse or misappropriation of beneficiary data.	Incorporated a beneficiary data protection clause in every partner agreement; set up and use a MIS Guidance; if available, set up training on data

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<sup>50</sup> Please note that the Guidance for risk-informed programming (GRIP) focuses primarily on contextual risks affecting children. Programmatic risks are dealt with both in the GRIP and the RBM approach while the enterprise risk management approach focuses primarily on risks to UNICEF as an organization

		protection for staff who work with beneficiary data.
Programmatic	Accelerated or tight timeline; funding shortfalls; limited number of partners; limited capacity of partners; lack or limited access to affected areas; lack or limited UNICEF capacity.	Use of L2, L3 simplified procedures; use Surge Request for additional human resources to support the programme implementation; conduct advance market research to identify and assess capacity of partners; support the bidding process; undertake assessment of financial and institutional capacity of cash payment agencies.
Political	Limited or lack of project acceptance; interference of armed groups; elite capture.	Carefully negotiate access to affected areas, avoid areas and/or suspend activities where security is not guaranteed by local actors; have effective communication and facilitation arrangements; establish effective coordination with all stakeholders.
Social tension	Disruption at community level; lack of acceptance of the project.	Establish a facilitation and communication mechanism to minimize social tensions between recipients and non-recipients of cash transfers; establish a communication campaign to share information on the timing and location of payment sites; establish a grievance redressal mechanism (through a third party) to timely capture issues.
Fiduciary	Misappropriation or diversion of funds; corruption; difficulty to disburse the cash transfers.	Contract a third-party verification of payments and grievance redressal mechanism; ensure clear Standard Operating Procedures among programme stakeholders with a clear segregation of duties between registration, payment and verification/GRM functions.
Financial	Issues with foreign exchange, lack of liquidities; 'know your customer'; vetting household issues (i.e. money provider can refuse to disburse cash to some beneficiaries).	Contract a third-party verification, undertake financial and institutional assessment of payment service provider, and rely on service provider with experience in the affected areas.
Security	Threat of physical violence and insecurity during registration and at payment sites.	Establish a rapid mechanism to identify security threats. Make sure communication and facilitation arrangement are in place with all relevant parties.

*Table adapted from the Yemen Country Office risk analysis.*

## Section 7. Partnerships modalities

Developing partnerships is likely to be the step that requires the most time. Partnerships with a government and or UN agency must be negotiated at a senior level; they can be politically sensitive in nature and might need to be carefully negotiated.

A variety of legal agreements, based on the programme scale, the rapidity of the intervention and the nature of the partners and service provider identified, are available. For example, with:

- UN agencies: MoU with or without transfer of funds;
- A Government: amendment of existing work plan, MoUs;
- International and local NGOs: PCA;
- The private sectors: SSA, through a bidding process.

See Annex F for details.

### **A. Segregation of duties requires the development of several partnerships**

The implementation of a Humanitarian Cash Transfer programme often requires several partnerships. An important risk-mitigation measure is to segregate duties, so parties undertake different functions: one party for registration and community facilitation, one party for payment delivery, one party for third party verification and monitoring. (In certain contexts, separate parties for registration and facilitation may be required.) When implementing HCTs fully through a government system, UNICEF relies on the segregation of duties set up in the social protection system; there may be no need to involve additional partners, although a third-party verification is often required.

### **B. With UN agencies**

Legal agreements with United Nations agencies require the Country Office Representative's involvement. Often, the Regional Office and the agencies' respective headquarters are involved, especially when these agreements are being drafted for the first time. UNICEF's experience in drafting and implementing MoUs with UN agencies can be helpful for countries embarking on a similar partnership model. Existing MoUs are a useful guide for developing new agreements. The headquarters' cash team can support Country Offices, facilitate an exchange of learning; and advise on the way forward.

The use of a MoU between two UN agencies is recommended to support a joint programme. The agreement should clearly articulate the programme's objective, the duration, the geographic areas of implementation, the selection of partners, a clear division of tasks, as well as any information regarding a possible transfer of funds. When UNICEF is using another agency's data and payment management system, such as SCOPE for World Food Programme, a Service Provision Agreement is required. This requires the support of Regional Office and Division of Financial and Administrative Management (DFAM) at Headquarters level.

The partnerships shall be developed and framed based on the comparative advantage of each agency and service provider. For example, joint programmes with WFP and/or UNHCR, where UNICEF tops-up a food cash grant or a basic needs grant with a child grant, have proven successful to cover a household's variety of needs.

United Nations agencies are joining efforts to collectively set up a One Delivery mechanism to disburse cash transfers to households. The One Delivery mechanism is a donor expectation in some cases, as it makes cash distribution more cost efficient. From a beneficiary perspective, it simplifies with one distribution modality. Yet setting up and participating in a joint delivery mechanism is a complex process. It requires high-level coordination and collaboration between United Nations agencies, so their business models speak to each other and to ensure that level of financial controls and reporting satisfies all agencies. Such exercise requires the Country Office Operations section's committed involvement and lead, with the support of DFAM at Headquarters level. It often requires opening of a bank account.<sup>51</sup>

### **C. With Government**

When a yearly or multi-year work plan is in place to fund regular social policy activities, the best way to partner with the ministry is to create a light work plan amendment that includes a cash emergency response. Based on the government structure and the required level of clearance, however, this process can be time consuming (months). It is recommended that as part UNICEF's compliance with the minimum preparedness standards (particularly the minimum preparedness standard on cash<sup>52</sup>) an emergency contingency plan/clauses are added to reflect the possible use of HCTs. This can swiftly accelerate and simplify the process of political clearance.

On the administrative side, delayed or un-liquidated Direct Cash Transfers (from before an emergency) can prevent UNICEF to disburse emergency funds in a timely manner to a ministry if the Direct Cash Transfers are not monitored and cleared rapidly. This has been a main delay in the disbursement of emergency funds to a government, and will delay implementation of the humanitarian cash programme. To limit this risk, ensure that Direct Cash Transfers are liquidated, especially before potential emergency-prone times such as during drought, flood and hurricane seasons.

When implementing a Humanitarian Cash Transfer programme through a parallel system, it is relevant to regularly update and keep informed the ministry to facilitate political acceptance of the programme and perhaps to transition of a parallel Humanitarian Cash Transfer into social protection system later. This is particularly true at local level where local and decentralized representation of the ministry may not be fully aware of the discussions at the national level. When disbursing Humanitarian Cash Transfer through the social protection system, adequate budget provisions may also be needed to ensure that the hiring of any requested additional staff and any additional administration expenses at local level are covered.

### **D. With Civil Society Organisations**

A PCA is used when partnering with NGOs to implement Humanitarian Cash Transfer programmes. NGOs are critical when it comes to targeting, facilitation at community level, data collection to support process and programme monitoring. These functions ensure a safe, timely and transparent implementation of a Humanitarian Cash Transfer programme when undertaken by parties with a close and pre-crisis knowledge and experience in the affected areas. These constitute the first level of risk

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<sup>51</sup> Additional guidance on how to contract with money service provider is available in the DFAM SoPs.

<sup>52</sup> Additional information on Minimum Preparedness Standard 9: Arrangement made for cash based information can be found on the EPP platform.



mitigation for any Humanitarian Cash Transfer programme, especially in high-risk environments where physical access of UN staff is limited.

When there is a L3 simplified PCA processes, a PCA with a NGO can be concluded quickly, especially if UNICEF is already working with the NGO on other, non-cash related activities or when UNICEF has established a contingency PCA that can be triggered when required. HACT procedures monitor the use of funds transferred to NGOs. HACT also requires an institutional and financial assessment of a NGO completed in the preparedness phase.

When the cash transfer to beneficiaries is disbursed through a NGO, and therefore included in the PCA programme budget, it is recommended to apply the NGO recovery cost only to the programme operational costs and therefore exclude the actual amount that will be disbursed to beneficiaries from the calculation of the total recovery cost total.

#### **E. With the private sector**

The private sector has a growing role in recent years in the implementation of HCT programmes. Financial service providers have become a partner of trust to deliver cash transfers to households, including in high-threat environments. A UNICEF Country Office should be positioned to contract in a timely manner with a variety of financial service providers such as banks and mobile money companies. This requires the early involvement of Operation Section, and possibly the Regional Office Operations and DFAM.

Private companies are also used for data collection and often act as a third party for verification of payments. To partner with the private sector, UNICEF uses SSA contracts that require a bidding process. The contract process can be swift if a market assessment of possible service providers is carried out during the preparedness phase to assess institutional and financial capacity. UNICEF Supply section is placed well to conduct this market assessment.

Although the legal basis of the contractual partnership with UNICEF differs from the one used with the civil society organisations---and private sector entities are selected through a bidding process---working with the private sector is a partnership on the ground and requires regular and continuous interaction, coordination and support to ensure the activities tasked to the private sector are properly undertaken.

## Section 8. Coordination

UNICEF Country Offices are encouraged to play a strong role in Humanitarian Cash Transfer coordination. The coordination activities can take a variety of forms, and can be led by different stakeholders, based on the context of intervention.

As documented by a series of cash programme evaluations, Humanitarian Cash Transfer coordination has proven being challenging and to some extent fragmented. The nature of HCT, that can be used in a multi sector or in a sector specific way, has been creating issues for the cluster system that is based on sectors. Although, much remains to be done, significant efforts have been made to strengthen and systematize the coordination of HCT and its level of integration in the humanitarian architecture is increasing.

While cluster and the cluster lead agency are fully accountable for the coordination of sector specific results, including for the HCT being programmed to achieve a sector specific objective, it is not yet clear which organisations should be accountable for the multipurpose and unrestricted cash programmes. The ICCG is clearly expected to advice on this strategic issue at country office level. The need for strategic coordination of Humanitarian Cash Transfer is great, and a growing number of donors is demanding better clarity among agencies.

### **A. Cash working group**

Cash Working Groups are co-lead by whatever organization who happens to have interest in it and enough technical capacity. CaLP (Cash Learning Partnership (UNICEF is a member of Cash Learning Partnership since 2018), or other organizations, including government can lead the CWG. As per the recently updated ToR of the ICCG, CWG now have a direct reporting line to the ICCG and have therefore being formally including the coordination architecture.

Cash Working Groups are the main forum of technical coordination on Humanitarian Cash Transfer in emergencies, and tend to focus on<sup>53</sup>:

- (i) Coordination around 'tools' to contribute to common approaches to targeting, market assessment, monitoring (templates and survey can be developed/reviewed collectively);
- (ii) Information management around the four Ws (Who, Where, What, When), especially when dedicated capacity to do so is funded by a donor;
- (iii) Technical discussion around the development of common standards.

UNICEF sector specialists contribute to a Cash Working Group's technical discussion, thus it is critical to maintain attendance and provide relevant technical contribution. Cash Working Groups are also a great forum to discuss and make partnerships with cash stakeholders and donors in emergencies and to work on joint preparedness initiatives in crisis prone contexts. Where relevant and feasible, UNICEF can advocate and possibly take the lead to link the Cash Working Group with the Social Policy coordination group in the country.

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<sup>53</sup> New Terms of References are under development for the CWGs

## **B. Clusters and Inter Cluster Coordination Group (ICCG)**

The Inter Cluster Coordination Group (ICCG) is expected to be a forum for strategic coordination in terms of joint assessment of needs, analysis and decision-making on appropriate modalities of responses and possible common approaches, leadership for coordination, and advocacy with host governments. It is critical for UNICEF to be actively part of these discussion on a regular basis, regardless of any actual implementation of a cash programme by the country office.

Clusters are increasingly developing sector-specific technical recommendations on the use of Humanitarian Cash Transfer specific to their sector, including the creation of specific work stream dedicated to cash, especially in WASH and education at global level. There have been few examples of OCHA and UNHCR funds allocated to a dedicated Humanitarian Cash Transfer coordination function. As a cluster lead in WASH, Nutrition, Education and Child Protection, it is critical that UNICEF contributes to the mainstreaming of the use of Humanitarian Cash Transfer from both a sector and multi sector perspective.

## **C. Role of government**

National governments have the primary responsibility to respond to a crisis, however their role is often undermined in the coordination of HCTs. In many countries, emergency assistance by government and humanitarian agencies is not coordinated or aligned. Building on a pre-crisis relationship between the Country Office social policy team, it is important that UNICEF coordinates with national and local governments (municipalities in case of urban contexts) for HCTs:

- Understand the government's plans on Humanitarian Cash Transfer. Who will be covered? How will they be identified? When and how will the transfer be provided? What will be the amount of transfer? This information is useful for designing UNICEF's Humanitarian Cash Transfer;
- Be informed of the social assistance/transfer programmes that exist. Who do they cover? What is the scope of expansion required to cover increased needs? What are possible design and operation details to support a future transition of a parallel Humanitarian Cash Transfer into social protection? This information will help plan UNICEF's Humanitarian Cash Transfer to utilize and strengthen an existing system, or support the transition from parallel Humanitarian Cash Transfer to social protection;
- Keep the government, especially local governments and municipalities, informed about UNICEF's work in their area: seek their support in implementation. A government may have an established coordination mechanism.

It shall also be noted: the capacity and the political willingness of a government context may not allow direct engagement with the government.

## **D. Social Protection working/coordination group**

Many countries have a social protection working/coordination group. In contexts where UNICEF works on social protection as a part of its development programming, UNICEF is either the sole or a joint leader of this group. The groups' Terms of Reference varies across countries and the maturity of social protection systems in the country, all social protection working/coordination groups work on the design and delivery systems of the social assistance/transfer programme of the government. In some regions, the Cash Working Groups and the social protection coordination/working groups are

increasing their collaboration on Humanitarian Cash Transfer, to the point that options to have the two groups merging shall be explored where relevant and feasible. This is particularly in contexts of recurrent and seasonal crisis where the need for aligning cash transfers in development and emergency contexts is felt the most. Such collaboration is encouraged and can help with the following:

- Pre-agreement or agreement on the benefit levels, to ensure consistency with existing programmes while not compromising humanitarian standards;
- Cross fertilization of ideas and learning to strengthen parallel or government-led systems;
- Communication with beneficiaries and non-beneficiaries on the difference in the purpose and duration of Humanitarian Cash Transfer and social assistance;
- Development of database for horizontal scale up when needed.

## Section 9. Human Resources

The human resources structure required to support the implementation of a Humanitarian Cash Transfer programme varies based on the scale and complexity of a Humanitarian Cash Transfer programme. But in all cases, additional dedicated human resources are required. An emergency programme manager/coordinator (with a cash expertise, or sectoral expertise based on a programme objective such as social protection, WASH or education) is appointed to oversee the implementation of the programme. Based on the number of partners involved, dedicated resources on operations, monitoring, communication for development form a full new team in a Country Office (example of the Yemen Programme Management Unit that reports directly to the Representative). In other instances, the support structure is mainstreamed within the existing team of a Country Office, especially with Supply and Operation teams. It is critical also to ensure that UNICEF partners budget sufficient human resource capacity to implement the programme.

## Section 10. Budget

A Humanitarian Cash Transfer programme budget includes direct programme costs (community outreach and targeting, distribution of cash to households, feedback and complaints mechanism, monitoring) operational costs (admin, human resources) and Headquarters recovery costs. In the budget, it is helpful to mention the different disbursement phases to inform and ensure proper management of the office cash flow.

With the scale up of humanitarian cash based programming, donors (ECHO, DFID, the World Bank) are encouraging UN agencies to reduce Headquarters recovery costs while implementing humanitarian cash transfers programme. To a lesser extent, pressure is placed on the operational costs. It is yet critical to carefully negotiate with donors to ensure that all the Humanitarian Cash Transfer-related costs, including the cost of programme activities implemented through a cash plus approach, are funded and included in the budget of a Humanitarian Cash Transfer programme.

## ANNEXES

### ANNEX A: REPOSE ANALYSIS TOOLS

#### A.1: CONTEXTUAL ASSESSMENT CHECKLIST

For use in STEP 1

This tool sets out thematic areas of interest during the assessment phase, why they are important, and questions that will inform the programme design. Information will be gathered collectively at the inter-agency level (for example the Cash Working Group). Joint inter-agency assessments, where each agency contributes its area of expertise, are strongly recommended.

Assessment	Why it's important	Checklist: what we need to know
<p>Markets</p> <p>WFP is the lead agency on market assessment, with</p> <p>UNICEF to ensure child-specific expenses are covered.</p>	<ul style="list-style-type: none"> <li>• CTP is only relevant in cash-based economies.</li> <li>• CTP depends on the ability of those in need of assistance to access markets; required goods and services at appropriate prices; and that markets can respond to the demand created.</li> <li>• Cash assistance is intended to boost local economies in the short- and long-term.</li> </ul>	<p><b><i>Can markets meet needs feasibly and without creating negative impacts?</i></b></p> <ul style="list-style-type: none"> <li>• Is the economy cash-based?</li> <li>• Did the market system work well before the emergency?</li> <li>• How has the crisis affected markets for goods and services, and is it functioning normally?</li> <li>• Do vulnerable groups, including women, have access to markets?</li> <li>• Are the required commodities/services available and accessible in markets?</li> <li>• Are market actors able and willing to adapt to an increased demand?</li> <li>• Are markets competitive (fair prices)?</li> <li>• Are prices likely to increase (due to a cash based intervention, seasonal, or other factors)?</li> </ul>
<p>Delivery mechanisms</p>	<ul style="list-style-type: none"> <li>• Partner with financial service providers to deliver cash assistance, given their comparative advantages (existing systems; core business processes; risk mitigation) for secure and efficient money transfer.</li> <li>• If feasible and relevant, use the same delivery mechanism used by the social protection system.</li> <li>• Collaborate with other agencies to set up joint delivery mechanisms.</li> </ul>	<p><b><i>Can CTP be delivered securely and in a timely manner, without risk to beneficiaries and/or staff?</i></b></p> <ul style="list-style-type: none"> <li>• How developed are financial services (remittances, post offices, banking services/ATMs, mobile money) in the affected areas (coverage, service quality, accessibility)?</li> <li>• Are financial institutions and their associate distribution networks functioning post-disaster? Do they have the capacity and willingness to expand their agents network?</li> <li>• Do vulnerable groups including women have access to services? Do they use them, do they trust them?</li> <li>• What delivery mechanisms are used in the social protection payment system in the affected areas, taking into account fiduciary risks?</li> <li>• How well does this payment system function in normal times – are there any barriers/bottlenecks?</li> <li>• Is this payment system functioning post disaster?</li> <li>• Is the neutrality of financial service provided during a conflict be ensured?</li> <li>• How to deal with 'Know Your Customer' regulations where vulnerable populations don't have the required ID documentation?</li> </ul>
<p>Risks including protection risks</p>	<ul style="list-style-type: none"> <li>• Use of cash transfers is no more risky than other humanitarian aid modalities, but operational and programmatic risks do exist and must be accounted for to minimise harm.</li> </ul>	<p><b><i>Will the use of cash transfers lead to unintended negative effects?</i></b></p> <ul style="list-style-type: none"> <li>• Will cash assistance expose beneficiaries to new or heightened protection risks – e.g. distance to markets/ pay out points; risk of threats or violence?</li> <li>• Will these risks vary due to gender/age/ethnicity/other?</li> </ul>

	<ul style="list-style-type: none"> <li>Risks may be elevated in insecure environments and where UNICEF's access is restricted.</li> </ul>	<ul style="list-style-type: none"> <li>Can cash be delivered safely and securely?</li> <li>Are there any access issues that will influence response design?</li> <li>Will cash reach the intended people?</li> <li>Is CTP likely to cause conflicts or tensions within households or communities, or between communities?</li> <li>What controls can be put in place to minimise fiduciary/financial risks?</li> </ul>
Policies and governance	<ul style="list-style-type: none"> <li>Humanitarian actors must recognise the role of and engage host governments in authorising, coordinating and (ideally) implementing programmes. Authorities' interests and concerns must be considered to effectively move forward.</li> <li>To use or strengthen social protection systems there is a need to understand political support and national priorities for social protection.</li> <li>Political power, and governance practices, can influence access to and exclusion from assistance.</li> <li>UNICEF's responses should align with those of other organisations to reduce duplication, increase efficiencies and maximise multiplier effects.</li> </ul>	<p><b><i>How does a cash response align with ongoing or planned policies and programmes of government and humanitarian actors?</i></b></p> <ul style="list-style-type: none"> <li>Is government, and government policy, supportive of humanitarian cash assistance?</li> <li>Does the government have any concerns about use of cash modalities to respond to a humanitarian crisis?</li> <li>Is there a national cash-based social protection system and which vulnerable populations are covered?</li> <li>Are, or could, those who are worst affected by the crisis be covered by social protection, and are there any groups excluded (e.g. refugees)?</li> <li>What legislation should be considered when designing cash-based responses?</li> <li>Do vulnerable groups have access to nationally recognised identification documents and has this changed after the shock?</li> <li>What is the policy or strategic position of donors and other humanitarian actors on the response priorities (activities, modalities, sectors)?</li> <li>How does the humanitarian cash response link to longer-term development programming, i.e. is there a transition or handover plan?</li> <li>Is there a Cash Working Group in place?</li> </ul>
Socio-cultural	<ul style="list-style-type: none"> <li>Social and cultural systems and structures influence behaviour and norms, which may enhance, limit or increase the risks associated with a cash assistance programme.</li> </ul>	<p><b><i>Will the use of cash reinforce or challenge existing roles/cultural norms and will this pose any protection risks?</i></b></p> <ul style="list-style-type: none"> <li>Are communities, and community leaders, receptive to cash?</li> <li>What response modalities do the target population prefer, and what prior exposure is this based on?</li> <li>What are the existing gender roles, expectations and realities in households and communities?</li> </ul>
Capacities of implementers	<ul style="list-style-type: none"> <li>UNICEF's ability to design and implement cash assistance will influence results.</li> <li>UNICEF works in partnership with a range of international and national actors during each phase of the cash transfer implementation cycle.</li> <li>By working to each actor's comparative advantage and capacities, partnerships can reduce duplication and ensure greater efficiency and effectiveness.</li> <li>Building capacities of national actors is needed to institutionalise cash assistance in national organisations and systems.</li> </ul>	<p><b><i>Does UNICEF and partners have the capacity to implement CTP?</i></b></p> <ul style="list-style-type: none"> <li>Are there sufficient resources, operational and technical capacities, and systems/procedures in UNICEF's country office / other UN agencies / implementing partners to support a cash programme?</li> <li>Can such capacities be quickly built or strengthened?</li> <li>Do other humanitarian agencies have strategic added-value in a particular programme activity (i.e. payment, targeting, M&amp;E)?</li> <li>Who is leading on multi-sector, 'basic needs' responses?</li> <li>Are there lessons learned from previous experiences with CTP to consider?</li> <li>Is the government able to lead, support, coordinate or implement a HCT programme (i.e. through social protection systems)? Where is the government's strategic added value?</li> </ul>

## A.2: NEEDS AND VULNERABILITY ASSESSMENT CHECKLIST

### For use in STEP 1

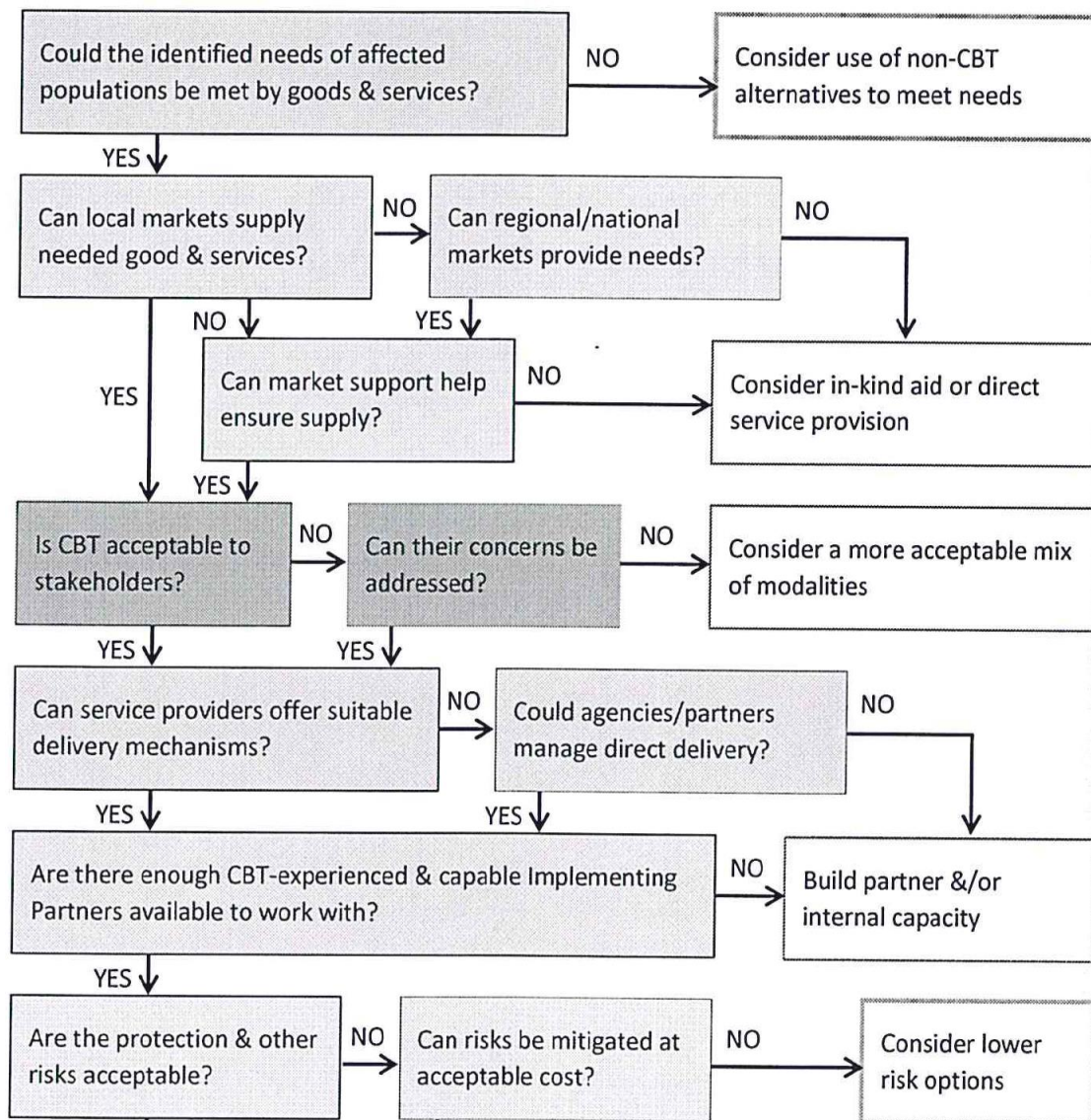
This tool sets out thematic areas of interest during the assessment phase, why they are important, and questions that will inform the programme design.

Assessment	Checklist: what we need to know
<p><b>Needs</b> – Assess and understand the ‘big picture’ by gathering information on the types and severity of the economic, social and protection needs.</p>	<ul style="list-style-type: none"> <li>• In which sectors do the assessed population have unmet needs? Assess the children’s different needs, distinguish between recurrent and one-off needs.</li> <li>• At what level does economic insecurity and limited purchasing power influence why children’s needs are unmet?</li> <li>• What are the barriers of non-economic barriers, both demand-side and supply side? Why can’t children access the goods or services that they need for their growth and development?</li> <li>• To what level are households able to meet needs for themselves? What family members including children are involved in meeting those needs?</li> <li>• What needs are households meeting through other means, including existing social transfer programmes?</li> <li>• How severe are the needs? What percentage of the population has these needs?</li> <li>• What coping strategies are households resorting to?</li> <li>• Are needs likely to vary over time or by season?</li> </ul>
<p><b>Household’s preferences for assistance</b> – to meet basic needs of the household and specific needs of children.</p>	<ul style="list-style-type: none"> <li>• What needs are met through the markets? What is obtained by other means?</li> <li>• What modalities would households prefer to access or use to meet needs of children, and why?</li> <li>• What coping strategies are used by households, including evolution over time? (For example, the immediate response, eight weeks after a disaster, etc.)</li> </ul>
<p><b>Priorities</b> – which needs are likely to be most consistently met through an MPG/basic needs approach.</p>	<ul style="list-style-type: none"> <li>• What are the essential survival needs? How are these being met?</li> <li>• What would families pay for if they could afford to? (i.e. food, water, shelter, livelihoods inputs, medicines, costs of schooling.)</li> <li>• What expenditures would they prioritise?</li> </ul>
<p><b>Vulnerability</b> – who is worst affected and why.</p>	<ul style="list-style-type: none"> <li>• What are the social structures and demographic characteristics of the population in need?</li> <li>• Are there demographic groups in the population with greater needs than others? (For example, based on geography, livelihood, age, number of children, living arrangements, household dependency ratio.) What are the main vulnerable groups identified?</li> <li>• What factors make these groups more vulnerable to the shock? (Underlying causes such as economic vulnerability or social vulnerability.)</li> <li>• What additional assessments of these groups are needed?</li> <li>• To what extent is their vulnerability caused by economic factors or lack of income? Can cash assistance reduce this vulnerability?</li> <li>• Are there people or groups who will struggle to access markets?</li> <li>• Are there any unsupported, marginalised or hidden groups?</li> <li>• To what extent are these groups supported by others, including government social protection?</li> </ul>



### A.3 DECISION TREE TO SUPPORT CASH FEASIBILITY<sup>54</sup>

For use in STEP 2



<sup>54</sup> Adapted from the Inter-agency cash feasibility assessment tool

## A.4 CHECKLIST TO SUPPORT COMPARISON OF RESPONSE OPTIONS

For use in STEP 2

This tool outlines typical criteria used to compare response options.

*NOTE: The exact criteria to be considered in the analysis (and their respective importance) will vary according to the context and should be agreed by team members involved in the analysis.*

Criteria	Checklist: what we need to know
Beneficiary needs, priorities, preferences and capacity	<ul style="list-style-type: none"> <li>Does this option align with the preferred modalities of assistance for the target group, disaggregated by gender?</li> <li>Will the target group be able to effectively access assistance provided this way (e.g. does it involve use of technology; will it be delivered conveniently)?</li> <li>Will this option address the priority needs of the target group as defined by them (or are those needs to be met some other way)?</li> <li>Is there a sufficient mix of short and long-term programmes? Are acute and chronic needs being addressed sufficiently?</li> </ul>
Cost efficiency	<ul style="list-style-type: none"> <li>What is the cost associated with delivering the response option? <p><i>Note: While context plays a part and no transfer is universally more efficient than another, in comparable contexts, cash transfers are consistently more efficient to deliver than either vouchers or in-kind transfers. In specific contexts (for example where large savings can be made on international procurement in bulk) in-kind transfers may be a cheaper option, but not necessarily the most cost-effective option due to the lack of choice afforded to beneficiaries and lack of multiplier effects for local markets.</i></p> </li> <li>Do other features of the response option (besides the modality) have an effect on overall cost efficiency (for example, the scale of the response, the size of the transfer, the transfer distribution mechanism, geographical location)?</li> </ul>
Cost effectiveness	<ul style="list-style-type: none"> <li>Can the response option be implemented in a timely fashion?</li> <li>Does the response option provide flexibility and choice to beneficiaries?</li> </ul> <p><i>Note:</i></p> <ul style="list-style-type: none"> <li><i>Multi-sector responses will ideally be more cost effective than single sector responses, although this depends on the design of the intervention.</i></li> <li><i>Cash is generally more effective than in-kind to deliver multi-sectorial outcomes. Households use cash for their specific needs. To achieve the same precision in meeting recipients' needs through in-kind aid would be costly and time consuming.</i></li> <li><i>Cash transfers are undoubtedly better at meeting diverse needs through a single transfer.</i></li> <li><i>Cash and Vouchers can lead to monopolistic/oligopolistic behavior by traders, increasing prices for beneficiaries.</i></li> </ul>
Capacity of implementers	<ul style="list-style-type: none"> <li>Does UNICEF have the capacity and resources (staff, expertise, systems) to design and implement this response option in an effective and timely fashion?</li> <li>Can such capacities be built in the time available? Can expertise and systems of UN or implementing partners be leveraged?</li> <li>Do UNICEF's proposed implementing partners (government, INGOs, other) have the capacity and resources to implement this response option in an effective and timely fashion?</li> </ul>
Risks and mitigation measures	<ul style="list-style-type: none"> <li>What types and levels of risk does the response option pose, and can the most significant risks be effectively managed (including reputational, security, programmatic and fiduciary risks).</li> </ul>

	<ul style="list-style-type: none"> <li>• Will the response option create new or exacerbate existing protection risks for individuals, households and communities, and can these be effectively mitigated?<sup>55</sup></li> <li>• <i>Ensure risk analysis and mitigation measures are shared and discussed with donors to allow a shared risk approach</i></li> </ul>
Alignment	<ul style="list-style-type: none"> <li>• Does the response option align with UNICEF’s mandate and strategies?</li> <li>• Does the response option align with the broader humanitarian response strategy, government and donor policy and strategies?</li> <li>• Does the response option complement the wider response of UNICEF and other humanitarian actors?</li> </ul>
Assumptions	<ul style="list-style-type: none"> <li>• What assumptions have been made regarding the operational context?</li> </ul>

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<sup>55</sup> Please note that The Guidance for risk-informed programming (GRIP) focuses primarily on contextual risks affecting children. Programmatic risks are dealt with both in the GRIP and the RBM approach while the enterprise risk management approach focuses primarily on risks to UNICEF as an organization

## A.5 CHECKLIST TO SUPPORT COMPARISON OF IMPLEMENTATION OPTIONS

### For use in STEP 3

Outlines the implementation options along with their respective advantages and disadvantages and the key considerations for their use.

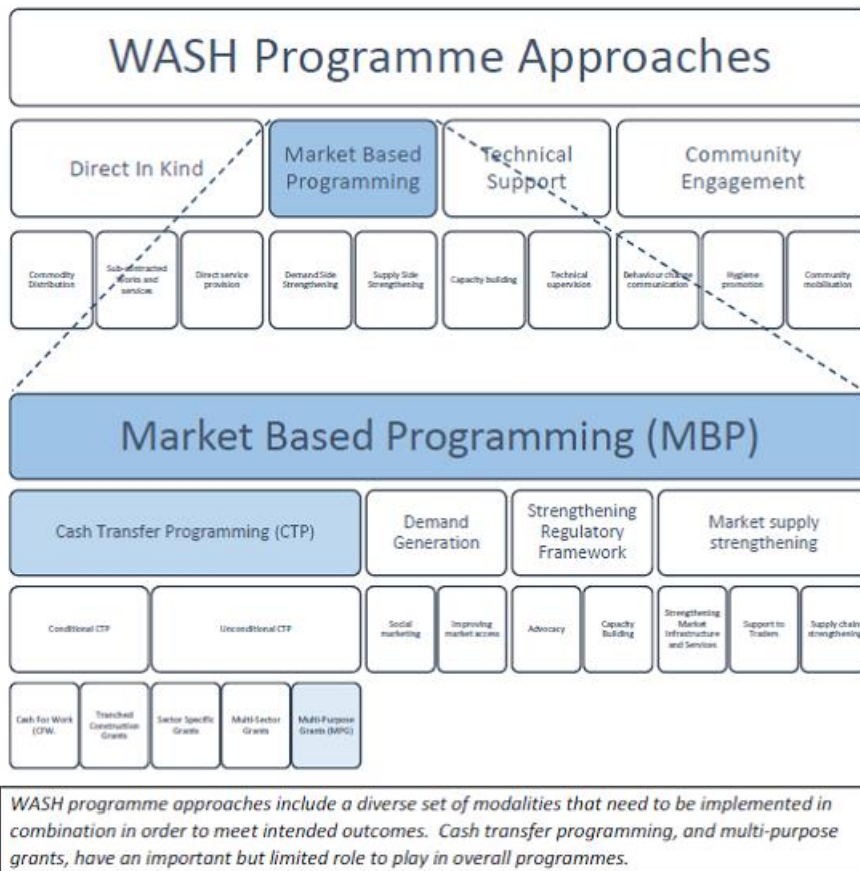
Implementing option	Advantages	Disadvantages	Checklist: key questions to answer
<p>Using national social protection programmes to deliver cash assistance to existing beneficiaries ('vertical expansion').</p> <p>Example: UNICEF Philippines</p>	<p>Proven potential as a quick and cost-effective way to reach some of those in need of assistance, as beneficiaries already identified and programme infrastructure already in place.</p>	<ul style="list-style-type: none"> <li>• Will exclude those affected by the crisis but not enrolled in the programme: need to reach such cases through alternative means.</li> <li>• Determining the size of the top-up can be complex (i.e. matching other emergency assistance through a parallel humanitarian system; government reluctance to increase transfer to adequate amount).</li> <li>• Resource requirements for additional payments (staff, equipment, finances).</li> <li>• Payment systems and staff may have been impacted by the crisis.</li> <li>• Inclusion and errors in the beneficiary list may mean the programme isn't reaching those who it is designed to reach.</li> <li>• Administrative processes may not be well designed for providing emergency assistance (timing of payments; use of conditions).</li> <li>• Strong communication campaign to allow for beneficiaries to understand inclusion/exclusion criteria, amount disbursed</li> </ul>	<ul style="list-style-type: none"> <li>• What elements of the social protection system are strong and mature?</li> <li>• Does the programme have good coverage of the geographical areas affected by the disaster, and of households affected by the crisis?</li> <li>• Are those enrolled in the programme among the worst affected by the shock?</li> <li>• Are there robust administrative systems with good capacity to deliver timely and accurate payments, and can this capacity be supported?</li> <li>• Are payment distribution networks functioning post disaster? Can they be expanded to cover new areas?</li> <li>• Can processes be modified to meet humanitarian needs?</li> <li>• Are there any risks that linking will overburden/do harm to the long-term social protection programme?</li> <li>• Are there restrictions preventing UNICEF from transferring funds to government?</li> </ul>
<p>Using national social protection systems to deliver cash assistance to new beneficiaries ('horizontal expansion').</p>	<ul style="list-style-type: none"> <li>• Potential to be a quick and cost-effective way to reach some of those in need of assistance, as programme infrastructure already in place (and in some cases vulnerable temporary caseload already pre-identified).</li> <li>• Potential to reach more affected by the disaster</li> </ul>	<ul style="list-style-type: none"> <li>• Difficult to conceive what the benefit should cover – is the level of assistance provided on the social protection programme sufficient to address needs due to the crisis</li> <li>• Challenge in deciding who should receive the extra benefit and how they should be selected,</li> </ul>	<ul style="list-style-type: none"> <li>• Is the social protection programme strong and mature?</li> <li>• Does the programme have good coverage of the geographical areas affected by the disaster, or can it quickly expand into these areas?</li> <li>• Are there regulations enabling or restricting the extension of social protection to particular groups (e.g. refugees)?</li> </ul>

<p>Examples:</p> <p>UNICEF NEPAL, UNICEF KYRGYZSTAN, UNICEF TURKEY</p>	<p>than through vertical expansion alone.</p> <ul style="list-style-type: none"> <li>• Can lead to beneficiary permanent enrolment, reducing exclusion errors on the social protection programme.</li> </ul>	<p>including trade-off between prepositioned data and data that more accurately reflects the emergency</p> <ul style="list-style-type: none"> <li>• Timely inclusion of households can be problematic, especially if not pre-enrolled</li> <li>• Additional resource requirements (staff, equipment, finances)</li> <li>• Administrative processes may not be the best design for providing emergency assistance (e.g. timing of payments; use of conditions)</li> <li>• Considerable effort required for communication about entry and exit to the programme</li> </ul>	<ul style="list-style-type: none"> <li>• Is there a clear understanding of who is affected by the shock and availability of accurate data for the identification of new beneficiaries?</li> <li>• Are there robust administrative systems with capacity to rapidly and accurately identify and enrol new cases and deliver timely and accurate payments?</li> <li>• Are payment distribution networks functioning post disaster?</li> <li>• Is there a clear understanding on if and how targeting criteria or registration processes will be modified to enrol new cases?</li> <li>• Are there any risks that linking will overburden/do harm to the long-term social protection programme?</li> <li>• Does the programme, and any complementary services connected with the programme (e.g. education and health) have capacity to take on an additional caseload, or can this capacity be supported?</li> <li>• Are there any restrictions preventing UNICEF from transferring funds to government?</li> </ul>
<p>Implementing humanitarian assistance separately to the social protection programme but making use of (some of) the underlying implementing systems ('piggy backing').</p> <p>Example: UNICEF YEMEN</p>	<ul style="list-style-type: none"> <li>• Can make use of existing systems and institutions for time and cost savings – but only those that are strong enough and relevant for an emergency response.</li> <li>• Can avoid limiting factors inherent in the design of an existing social protection programme (e.g. transfer value, payment schedule).</li> <li>• May be more politically acceptable to host governments as it avoids diluting the 'brand' of a specific programme.</li> <li>• Can be implemented by different actors including those responsible for the core system or programme, working within their own political mandates and administrative structures.</li> <li>• Useful in contexts where humanitarian funds cannot be transferred to government.</li> </ul>	<ul style="list-style-type: none"> <li>• Time consuming and complex to assess and identify which system components to use and to train staff in the processes of emergency response</li> <li>• Weaknesses in the underlying system may be transferred to the emergency programme (errors in beneficiary lists or household data, delays, staff capacity).</li> <li>• Need to secure agreement of the implementers of the core programme to make use of these systems and institutions, which can take time post-disaster.</li> <li>• Coordination with multiple organisations and agencies required.</li> <li>• Lack of ownership clarity where there is no national unity/country divided, and UNICEF has to work with two (or more) governments within one country. Complexity of maintaining UNICEF' neutrality.</li> </ul>	<ul style="list-style-type: none"> <li>• Is there an existing social protection system, with some strong and robust administrative systems or institutions that the intervention can build on?</li> <li>• Which systems are not suitable to be used, and how can parallel systems be set up to manage these operational processes?</li> <li>• Are payment distribution networks functioning post disaster?</li> <li>• Is there coverage of the underlying social protection programme in the geographic areas affected, so that the administrative systems and institutions have a presence in these locations?</li> <li>• Is government willing to allow these systems to be used for emergency response?</li> <li>• Are there any risks that linking will overburden/do harm to the long-term social protection programme?</li> </ul>

<p>Collaborate with other humanitarian actors to share use of a parallel implementation system and coordinate the response.</p> <p>Example: UNICEF LEBANON (participate in a joint inter-agency system); UNICEF JORDAN (make use of a pre-existing system managed by another humanitarian actor)</p>	<ul style="list-style-type: none"> <li>• Can provide for multiple needs of the same target group simultaneously and perhaps more efficiently.</li> <li>• Cost savings for UNICEF.</li> <li>• Where systems already exist, likely to be significant time savings.</li> </ul>	<ul style="list-style-type: none"> <li>• Setting up collaborative systems from scratch can be time consuming to establish the legal arrangements.</li> <li>• Use of pre-existing systems can limit the optimum delivery design for UNICEF’s target group.</li> </ul>	<ul style="list-style-type: none"> <li>• Which humanitarian agencies have strategic added value in a particular programme activity (payment/targeting/M&amp;E) and can UNICEF make use of their systems/processes?</li> <li>• If such a system is existing already, can UNICEF effectively join?</li> <li>• If not, does UNICEF have capacity to lead a component of its development, will UNICEF be responsible for managing any implementation processes and will they have capacity?</li> <li>• What are the legal obligations and how long will it take to establish agreements?</li> <li>• Can processes (for example, payment frequency, monitoring tools) be designed or modified to meet UNICEF’s needs?</li> <li>• Can UNICEF make use of the inter-agency system to pass resources through, without managing any of the processes?</li> <li>• If so can UNICEF’s access to programme and monitoring data and reporting be ensured?</li> <li>• Is there potential for (the design of) these systems to influence the development or strengthening of social protection?</li> </ul>
<p>Sub-contract INGO or local NGO partners to undertake activities on an ad hoc basis.</p> <p>Example: UNICEF DRC, UNICEF TURKEY</p>	<ul style="list-style-type: none"> <li>• Pre crisis presence on the ground for local NGOs.</li> <li>• Community knowledge and access.</li> <li>• Expertise on HCT for International NGOs.</li> <li>• Political acceptance for local NGOs.</li> </ul>	<ul style="list-style-type: none"> <li>• Cost effectiveness</li> <li>• Limited scalability capacity.</li> <li>• Limited geographic coverage.</li> <li>• Lack of sustainability</li> <li>• Lack of political acceptance for INGOs.</li> </ul>	<ul style="list-style-type: none"> <li>• Can FSPs/other actors be sub-contracted to deliver cash payments to beneficiaries?</li> <li>• Are there any NGOs having a good understanding of specific geographic areas? A good outreach to communities?</li> <li>• Are there any geographic areas where partners have no access?</li> </ul>
<p>Direct implementation through private sector .</p>	<ul style="list-style-type: none"> <li>• Can be faster to recruit</li> <li>• Can offer lower operational cost</li> <li>• National private sectors with experience in the context have the ability to negotiate access.</li> <li>• Incentivize contracts – Service contracts tied to deliverables to ensure delivery particularly for limited deadlines</li> </ul>	<ul style="list-style-type: none"> <li>• Lack of knowledge and adherence to humanitarian principles</li> <li>• Lack of expertise on HCT</li> <li>• Difficulties to use a mutually understandable language (profit/non-profit)</li> </ul>	<ul style="list-style-type: none"> <li>• To what extent do the private sectors partners understand humanitarian principles?</li> <li>• How can UNICEF enhance capacity to ensure effective implementation?</li> <li>• How strong is the network of sub-contractors used by the UNICEF contracted private sector entity? How to provide oversight to the work done by private sectors entities?</li> </ul>

## ANNEX B WASH-SPECIFIC CONSIDERATIONS

**Table 1: Modalities of providing humanitarian aid in the WASH sector**



**Table 2: Examples of WASH complementary modalities**

**Hygiene promotion**

Possible MPG	Examples of complementary activities
Inclusion of key hygiene items in the MEB	Hygiene promotion messaging, behaviour change Analysis of socio-cultural factors, knowledge, attitude and practice Support to market traders to increase supply capacity and quality Analysis of health-seeking behaviour Additional assessment and support for menstrual hygiene Monitoring hygiene behaviour Monitoring public health risks

**Water supply**

Possible MPG	Examples of complementary activities
Inclusion of water costs (i.e. water trucking, kiosks, municipal water fees) into MEB	Water availability mapping Community consultation Technical and in-kind support to water suppliers to improve capacity and water quality Assessment of safe water chain Technical and in-kind support for infrastructure repair Distribution of communal water storage Water conservation messaging Support to the operation and maintenance of infrastructure Technical support on water governance, regulation and revenue collection Water quality testing Community-based water resource management Water source development Groundwater monitoring and protection Water use audits and monitoring



### Excreta disposal

Possible MPG	Examples of complementary activities
Inclusion of sanitation maintenance costs (i.e. desludging, container based sanitation service subscription) into MEB	Household latrine construction (in-kind or using conditional CTP) Communal/emergency latrine construction Technical support for faecal sludge management Technical and in-kind support for infrastructure repair, operation and maintenance Technical support for desludging operators on latrine assessments, health and safety Technical assessment of sanitation options for specific contexts Monitoring of latrine use, open defecation

### Vector control

Possible MPG	Examples of complementary activities
Inclusion of LLITNs into MEB	Technical support for environmental sanitation campaigns Cash-for-work programmes targeting drainage Monitoring vector risks

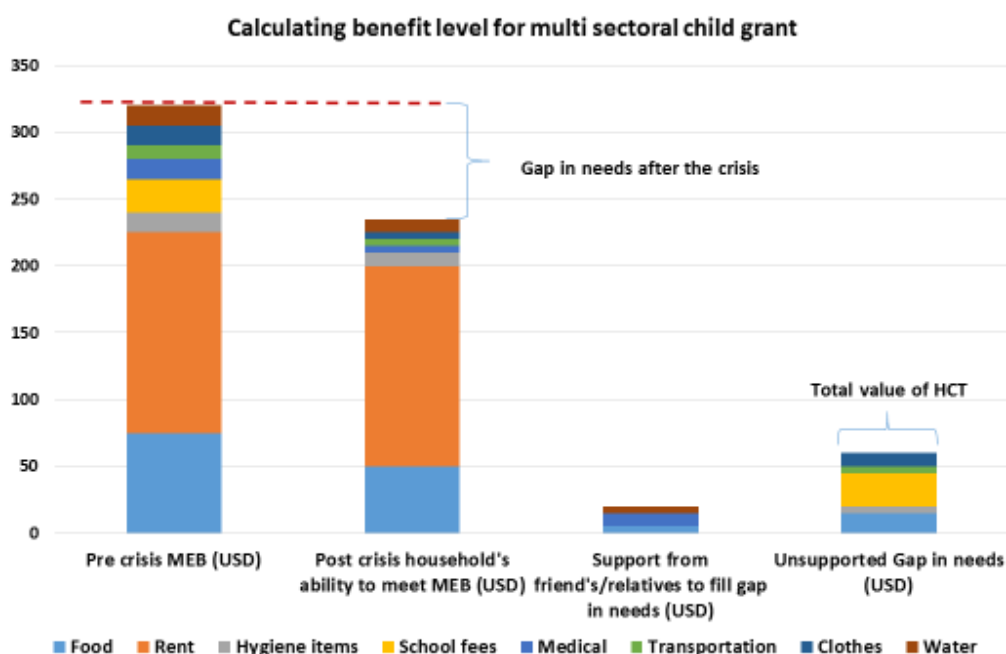
### Solid waste management

Possible MPG	Examples of complementary activities
Inclusion of municipal solid waste management fees into MEB	Support to increase coverage and quality of solid waste management services Cash-for work for clean-up campaigns Technical support for re-use and recycling programmes In-kind distribution of communal waste collection points Technical/in kind support for waste transfer and disposal sites Solid waste audit and monitoring

## ANNEX C CALCULATION OF A MINIMUM EXPENDITURE BASKET

Below is a simple example of calculating the value of Humanitarian Cash Transfers using the Minimum Expenditure Basket. The example is based on a situation where all commodities/services are available after the crisis and there has been no change in their prices.

	Pre crisis MEB (USD)	Post crisis household's ability to meet MEB (USD)	Support from friend's/relatives to fill gap in needs (USD)	Unsupported Gap in needs (USD)
Food	75	50	5	15
Rent	150	150	0	0
Hygiene items	15	10	0	5
School fees	25	0	0	25
Electricity/heating	20	10	5	5
Medical	15	5	10	0
Transportation	10	5	0	5
Communication	10	5	0	5
Clothes	15	5	0	10
Water	15	10	5	0
<b>TOTAL</b>	<b>350</b>	<b>250</b>	<b>25</b>	<b>70</b>



## ANNEX D – EXAMPLE OF A SEASONAL CALENDAR

	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
<b>Expenditure</b>												
Loan repayment			high							low		
Food	high			low								
School						low			high			
Clothing				low						high		
Fuel	high											
Medical												
<b>Income</b>												
Work availability		low		high								
<b>Price trends</b>												
Veg. and fruits	high				low							
Fuel	high											
<b>Difficult period</b>												
<b>Borrowing</b>				low					High			

Kukrety et.al; 2016, Poverty, inequality and social protection in Lebanon, Oxfam and American University Beirut

## ANNEXE E – KEY FUNCTIONS OF THE UNICEF GLOBAL Management Information System (MIS)

Key functions and tasks that the UNICEF global MIS will perform:

- Manage large beneficiary caseload around the operational cycle (massive volume of data);
- Standardize and automate processes of operational cycle, especially on payment processes;
- Strengthen data protection (audit requirement) and transparency: audit database (record of all transactions);
- Reduce human error by automating processes (e.g. calculating payment list);
- Access to an up-to-date live database allows for operations analysis and early risk identification:
  - Integration with other systems (WFP, UNHCR) for better management of beneficiary data throughout the operational cycle;
  - Join or be linked to an existing (joint or not) cash delivery platform. The ‘almost ready to go’ UNICEF MIS will not include a direct payment to beneficiaries mechanism. It will be plugged into financial service providers’ social safety net system, which will be responsible for payment to beneficiaries.
- Track and analyse daily basis and real-time key performance indicators along UNICEF cycle of programme and generate reports;
- Possibly used to, or adjusted to, support a social protection system;
- To offer an ‘out of the box’ integration with RapidPro real-time monitoring and U-report, in order to open a two-way communication channel between the beneficiaries and UNICEF;
- Link to referral, case management (oversight), grievance mechanism, call centre, monitoring and reporting;
- Capacity to fetch payment and reconciliation data from different payment service providers through ad-hoc developed Application Programme Interface.

## ANNEX F: OVERVIEW AND EXAMPLES OF PARTNERSHIPS AGREEMENT

Source: UNICEF CSO Procedure – Overview of key revisions

<https://intranet.unicef.org/pd/pdc.nsf/f983eca69fad0f9285256c760051e9bf/b972e7beaf90edba85257e0a0069239e?OpenDocument>

### Rationale

1. Address findings of recent UNICEF audits and inter-agency evaluations in relation to partners' selection, assessment and management;
2. Update legal agreements consistent with the evolving nature of partnerships with CSOs;
3. Streamline the partnership development, review and reporting around results-based management principles;
4. Fast-track humanitarian response when working with CSOs.

### Overview

- Clarifies requirements for formalizing relationships with CSOs along both the contractual and partnership streams;
- Outlines steps for formalizing relationships with CSOs aligned to the partnership cycle, and associated workflows and accountabilities for Country Offices, Regional Office and NY Headquarters;
- Includes considerations and simplifications applicable to emergency/humanitarian response. Provides standard tools, templates and additional guidance for streamlining and operationalizing each step of the partnership cycle.

### Key revisions

Topic/issue	2009 PCA Guidelines	2015 UNICEF CSO Procedure
<b>Step 1: Identifying the CSO</b>		
<b>Nature of the relationship</b>	Mentions contractual and partnerships streams as options for formal relationships with CSOs	Clarifies when to use each of these modalities by providing: <ul style="list-style-type: none"> <li>▪ A decision tree for determining the nature of the relationship</li> <li>▪ The list of services typically using contractual versus partnership relationships. Exceptions require Representative's approval</li> </ul>
<b>CSO selection</b>	Mentions CSO mapping as part of the situation analysis and strategic planning exercise	Requires documentation of the CSO selection and provides options and tools: <ul style="list-style-type: none"> <li>▪ Direct selection approach, based on specific considerations (i.e. known expertise; timing/criticality of response; innovative approach, local presence.)</li> <li>▪ Open selection approach used to identify prospective partners through a generic or specific <i>Call for Expression of Interest</i>.</li> </ul>

Topic/issue	2009 PCA Guidelines	2015 UNICEF CSO Procedure
<b>Due diligence</b>	<p>Indicates four types of assessment required:</p> <ul style="list-style-type: none"> <li>▪ Core values and integrity</li> <li>▪ Financial management</li> <li>▪ Programme management</li> <li>▪ Logistics/procurement</li> </ul>	<ul style="list-style-type: none"> <li>▪ Cores values and integrity must be undertaken prior to entering into partnership<sup>56</sup></li> <li>▪ Micro assessment undertaken before or after partnership is finalized in line with HACT Procedure</li> <li>▪ Other assessments (if any) undertaken as part of the CSO selection process.</li> </ul>
<b>Step 2: Designing and formalizing the partnership</b>		
<b>Legal agreement</b>	<p>Provides four legal agreement options for partnership with CSOs:</p> <ul style="list-style-type: none"> <li>▪ SSFA for partnerships up to \$20,000/year</li> <li>▪ Light PCAs for partnerships up to \$100,000</li> <li>▪ Complex PCA for partnerships over \$100,000</li> <li>▪ MoUs for partnership with no transfer of resources</li> </ul>	<p>Key revisions include the following:</p> <ul style="list-style-type: none"> <li>▪ SSFA limit raised to \$50,000, mainly intended for national CSO; can be used in humanitarian response to transfer up to \$50,000 plus up to three months of supplies</li> <li>▪ PCA timeframe extended to the full duration of the country programme (or beyond if applicable<sup>57</sup>), to be used as “umbrella” legal agreement, accompanied by one or more programme documents defining the scope of the partnership (results; work plan; budget)</li> <li>▪ MoU – out of the scope of the procedure, to be dealt separately</li> </ul>
<b>Programme document</b>	<p>Provides a template for programme document, joint work plan and budget and standard report</p>	<p>Streamlined programme document template, work plan and budget and standard performance report:</p> <ul style="list-style-type: none"> <li>▪ Simplified format that is a focused document on the results framework</li> <li>▪ Results-based work plan and budget integrated in one document</li> <li>▪ Budget defined at activity (not input) level</li> <li>▪ References scope and frequency of joint monitoring, assurance and partnership review activities</li> </ul>
<b>Budgeting</b>	<p>Three categories of costs:</p> <ul style="list-style-type: none"> <li>▪ Direct programme support costs (up to 25% of the PCA)</li> <li>▪ Indirect programme costs (flat 7% addition to the PCA cash component)</li> <li>▪ Programme costs</li> </ul>	<p>Two budget categories:</p> <ul style="list-style-type: none"> <li>▪ Programme Cost including a standard output for “<i>Effective and efficient programme management</i>” (replaces direct programme support costs and associated 25% cap.)</li> <li>▪ NY Headquarters Support Cost (7%) payable to international CSOs upon reporting of actual expenditures (not as advance). Payment to national CSO at Rep.’s discretion</li> </ul>

<sup>56</sup> Carried out by NY Headquarters when an international CSO has offices in more than one country. Otherwise the assessment is done by the Country Office based on information provided by the CSO in the Partner Declaration and verification of the [United Nations Security Council targeted sanctions lists](#).

<sup>57</sup> I.e. in cases where the programme document attached to the PCA is funded from grants with an expiry date beyond the country programme duration.

Topic/issue	2009 PCA Guidelines	2015 UNICEF CSO Procedure
		Detailed guidance on budgeting, eligible expenses and other financial/admin matters – currency, bank accounts, VAT, etc.
<b>Internal review process</b>	<ul style="list-style-type: none"> <li>▪ Institutes a PCA Review Committee to review PCAs and suggests offices setting benchmarks for entering into partnerships with CSOs</li> </ul>	<p>Streamlines role of the Partnership Review Committee (PRC):</p> <ul style="list-style-type: none"> <li>▪ Guidance on membership and template for the PRC review and approval</li> <li>▪ Flexibility to fit the office/country context</li> <li>▪ Defines an organizational benchmark of 30-45 days to formalize partnership with CSO (emergency/ regular context)</li> </ul>
<b>Step 3: Implementation, monitoring and reporting</b>		
<b>Partnership management and review</b>	Provides general guidance on managing the partnership following launch of the agreement	<p>Institutes standards related to the partnership management process:</p> <ul style="list-style-type: none"> <li>▪ Benchmark of 10 working days for disbursing funds following submission of properly filled FACE form</li> <li>▪ Annual partnership review meeting for partnerships &gt;US\$100,000</li> <li>▪ Guidance and standards for programme document revisions and PCA Amendment Form</li> </ul>
<b>Reporting</b>	<p>Three types of reports required:</p> <ul style="list-style-type: none"> <li>▪ Programmatic reporting on a six-month basis</li> <li>▪ Annual certified statement of expenditures</li> <li>▪ FACE form</li> </ul>	<p>Integrated and streamlined reporting with a focus on results:</p> <ul style="list-style-type: none"> <li>▪ Simplified template for regular reporting on results aligned to reporting with FACE form (quarterly)</li> <li>▪ Any additional reporting requirements to be documented in the programme document</li> </ul>
<b>Emergency/ Humanitarian response</b>	<ul style="list-style-type: none"> <li>▪ Mentions contingency PCAs and SSFAs as tools for preparedness and early start-up of emergency response</li> </ul>	<p>Provides specific guidance / tools to speed-up onset of humanitarian response:</p> <ul style="list-style-type: none"> <li>▪ Development and activation process for contingency PCAs</li> <li>▪ Simplified programme document and reporting for emergencies</li> <li>▪ New role of SSFA for transferring up to \$50,000 plus 3 months of supplies for immediate distribution</li> </ul>
<b>Step 4: Programme and partnership conclusion</b>		
<b>Concluding, suspending or terminating</b>	<ul style="list-style-type: none"> <li>▪ Provides guidance on phasing out and termination of agreements</li> </ul>	<p>Includes new guidance on:</p> <ul style="list-style-type: none"> <li>▪ Programme document activity closure;</li> <li>▪ Partnership evaluation.</li> </ul>

## EXAMPLES OF LEGAL AGREEMENTS WITH PARTNERS

	Type of agreement	Template
<b>Agreement with UN agency</b>	MoU	Contact Claire Mariani for relevant template: cmariani@unicef.org
<b>Agreement with Government</b>	Government MoU	For relevant templates, contact  Rosario Buendia rbuendia@unicef.org or Ismail Azim iazim@unicef.org
<b>International and local NGO</b>	PCA	
<b>Private sector</b>	Agreement with bank Agreement with mobile money provider Agreement with money provider Agreement with Hawala	



**EXAMPLE OF AGREEMENT WITH A GOVERNMENT:**

Programme Title	
Country	
Time Period	
Outcome	
Programme duration	
Anticipated start/end dates	
Financial accountabilities	
Total Estimated Budget	
Project Partners	
Contact Persons	

[LOGO MINISTRY]

[LOGO UNICEF]

**1. SITUATION ANALYSIS**

**3.1 Horizontal and Vertical ECT**

**3.2 Capacity Building**

**4. PROPOSED PROGRAMME DESIGN OF THE EMERGENCY CASH TRANSFER (ECT)**

**4.1 Overall Aim**

**4.1.1 Specific Objectives**

## 4.2 Activities

### 4.3 Cash Grant amount

### 4.4 Intended Beneficiaries

#### *4.4.1 Selection of beneficiaries for ECT*

### 4.5 Strengthening Capacity

### 4.6. Distribution of Cash Grants

#### *4.6.1 Mechanisms of Payment Delivery*

#### *4.6.2 Frequency of transfer*

#### *4.6.3 Duration of assistance*

### 4.7 Beneficiary Feedback Mechanism

#### *4.7.1 Independent and Complementary Processes*

### 4.8. Communication Strategy

## 5. RESULTS FRAMEWORK

## 6. MANAGEMENT AND COORDINATION ARRANGEMENTS

### 6.1 Coordination

### 6.2 Roles and responsibilities

## 7. FUND MANAGEMENT ARRANGEMENTS

### 7.1 UNICEF funding arrangements

#### *7.1.1 Fund Authorization and Certificate Expenditure (FACE)*

#### *7.1.2 Programme Assurance*

#### *7.1.3. Alignment to national regulations*

#### *7.1.4 Documentations to support and facilitate special audits*

## 8. MONITORING AND REVIEW

### 8.6. Monitoring

## 9. LEGAL CONTEXT/BASIS OF RELATIONSHIP

**ANNEX I TARGETING STRATEGY**

**ANNEX II COMMUNICATION STRATEGY**

**ANNEX III RESULTS FRAMEWORK, WORKPLAN AND BUDGET**

**ANNEX IV WORKPLAN/TIMELINE**

**EXAMPLE Simplified PCA with an international and local NGO:**

Simplified Humanitarian Programme Document

PART 1: Simplified programme document for rapid onset (*maximum three months*) of humanitarian response – to be drafted and finalized with the CSO

Section 1. Humanitarian response & CSO overview			
1.1 Humanitarian action reference	UNICEF Office		
	Programme Title		
	Submission date		
1.2 Organization information	Organization		
	Progr. Focal point		
	Title		
	Email		
	Telephone		
1.3 Programme budget	From CSO		%
	From UNICEF		%
	Total		
2. Humanitarian situation and response overview			
2.1 Overview of humanitarian situation	Type of emergency		
	Location	State/ province, etc.	
	Population affected	Total population affected (total/women/children)	
2.2 Overview of humanitarian response	Expected result		
	Target population/ group(s)	Data disaggregated where possible	
	Intervention area		

	High-frequency indicator/s from the Humanitarian Response Plan to which the programme contributes	Target	Monitoring frequency <sup>58</sup>
2.3 Other partners supporting the intervention	Government		
	CSO(s)		
	UN agencies		
2.4 Activation protocol, if applicable	<i>If a contingency programme document, document activation protocols.</i>		

### 3. Humanitarian response Work plan and Budget

Expected result:

High-frequency indicator/s to which the programme contributes:

Activity & costs	Budget	CSO contribution	UNICEF contribution	
			Cash	Supplies
Activity 1.1				
Activity 1.2				
Activity 1.3				
Total programme costs				
Operations & management costs*				
HQ support costs **				

<sup>58</sup> As a standard practice, reporting in humanitarian action is monthly, unless a more frequent reporting schedule is established at local level.

3. Humanitarian response Work plan and Budget			
Total costs			

\* Refer to the list of allowable operations & management costs.

\*\* Applicable to international CSOs

4. Status of Capacity Assessments (To be completed by UNICEF as part of finalization of the programme document)				
4.1 Core values and integrity <sup>59</sup>	Date			
	Results	Positive/Negative		
4.2 CSO selection analysis	Rationale for selection			
4.3 Financial management (if applicable) <sup>60</sup>	Date planned/ completed			
	Risk rating <sup>61</sup>	Low / Medium / Significant / High / Non-assessed		
4.4 Observations/ Risk management measures (if any)	Use for example to indicate if programme is subject to third-party monitors.			
4.6 PRC Ref.# <sup>62</sup>				
5. Signatures and date				
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<hr style="border: none; border-top: 1px solid black; margin-top: 10px;"/>	<hr style="border: none; border-top: 1px solid black; margin-top: 10px;"/>			

<sup>59</sup> The assessment of core values and integrity must be conducted before finalizing the partnership. International CSOs are assessed by NY Headquarters. The full list of partners assessed is available [at this link](#). National CSO are assessed by local offices as per provisions of par.44 b of the CSO Procedure.

<sup>60</sup> As per [UNICEF HACT Procedure](#), para.21 b.

<sup>61</sup> Ibid, para 21c. Until the assessment is complete, “high risk” is assumed for an implementing partner that requires a micro-assessment. If the partner does not require a micro-assessment, the risk rating is “non-assessed” unless the financial management checklist is used to determine a risk rating.

<sup>62</sup> Partnership Review Committee Reference number.

CSO Authorized Official, signature and date	UNICEF Representative name, signature and date
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**PART 2: Simplified report against high-frequency indicators in humanitarian action**

Section 1. Humanitarian response overview		
1.1 Humanitarian action reference	UNICEF Office	
	Programme Title	
	PRC Ref. # <sup>63</sup>	
1.2 Organization information	Organization	
	Prgr. Focal point	
	Title	
	Email	
	Telephone	
1.3 Budget information	Programme budget	
	UNICEF contribution	% of total
	Funds received to date	% of total
1.4 Reporting information	Programme start date	DD/MM/YYYY
	Reporting period	From DD/MM/YYYY to DD/MM/YYYY
	Next report submission	DD/MM/YYYY
1.10 Signature of CSO Authorized Official		Date:

<sup>63</sup> Partnership Review Committee Reference number (refer to Section 4.5 of the signed simplified programme document).

## 2. Reporting on results achieved

The table below provides an overview of progress towards achievement of programme targets during the reporting period and cumulatively since the onset of the programme.

Performance indicator*	Targets*	Achievement in reporting period**	Cumulative progress to date**	Narrative assessment/ summary of progress**
Challenges / bottlenecks faced in the reporting period				
Proposed way forward				

\* Information directly extracted from Section 2.2 of the signed simplified programme document.

\*\* Information to be updated upon submission of the report



## Studies on the impact of Humanitarian Cash Transfer programmes

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World Bank. 2016. *Strategic note: cash transfers in humanitarian contexts (English)*. Washington, D.C. : World Bank Group. <http://documents.worldbank.org/curated/en/697681467995447727/Strategic-note-cash-transfers-in-humanitarian-contexts>, accessed 18 March 2018.

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UNHCR, 'Cash based interventions for Health programmes in Refugee settings: A review' UNHCR, 2015, <http://www.unhcr.org/568bce619.pdf>, accessed 18 March 2018.

Impact evaluation: UNICEF Child Cash Programme in Lebanon (Forthcoming UNICEF, 2018)

Bailey, Sarah and Paul Harvey, 'State of evidence on humanitarian cash transfers: Background Note for the High Level Panel on Humanitarian Cash Transfers' ODI, March 2015, <https://www.odi.org/sites/odi.org.uk/files/odi-assets/publications-opinion-files/9591.pdf>, accessed 18 march 2018.

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[UNICEF's experience with cash transfer programmes in the MENA region](#) (UNICEF, 2017)

- [Case study 1: Cash in conflict-affected areas](#)
- [Case study 2: Cash based programming for winter assistance](#)
- [Case study 3: Joint cash transfer programming](#)
- [Case study 4: Linking humanitarian cash transfers with National Social Protection Systems](#)
- [Case study 5: Use of unrestricted cash and 'cash plus' approach](#)

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