MONITORING4CTP

MONITORING GUIDANCE FOR CTP IN EMERGENCIES

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MONITORING4CTP

Monitoring Guidance for CTP in Emergencies

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The online version of this study

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OVERVIEW AND CONTEXT

I WHAT IS THIS GUIDANCE?

This guidance provides a central 'living' resource to promote a common understanding of the most important monitoring considerations for humanitarian projects using cash transfer programming (CTP).

The purpose of this guidance is to support field practitioners in considering CTP-specific monitoring requirements for their project/programme, and incorporating these into their respective[1] monitoring, evaluation, accountability and learning (MEAL) frameworks.

The guidance draws on the abundance of existing monitoring guidelines and tools, and those for humanitarian CTP, and is complemented by a repository of resources on specific topics. It is 'living' in that it is in a format where tools and resources can be updated on an ongoing basis. Recommendations are provided throughout the guidance as to when, how and why these resources can be used to support effective CTP monitoring.

This guidance is designed to support project teams and organisations in their achievement of the following:

- Quality CTP for and with beneficiaries.
- The 2016 Grand Bargain, which outlines shared commitments to better serve people in need including:
- increasing the use and coordination of cash-based programming through Cash Working Groups (CWG), increasing transparency and the inclusion of people receiving aid in making the decisions that affect their lives
- accessible information, processes for consultation, participation and feedback/complaints, design and management decisions that are responsive to views of affected communities and people.
- Core Humanitarian Standard on Quality and Accountability.
- Sphere standards.

II WHY IS THIS GUIDANCE NEEDED?

The wide range of organisational and donor requirements, guidelines, and tools for CTP has led to confusion about: a) what are the priority CTP specific issues to monitor, b) when this monitoring should be undertaken, and c) how data should be analysed and used to inform evidence-based project decision-making. **This guidance aims to provide a map to assist in navigating existing resources, highlighting the most important CTP-specific monitoring requirements in humanitarian contexts.**

In preparing this guidance, it was found that some of the most problematic monitoring issues for CTP are, in fact, issues affecting the monitoring of humanitarian programming in general, and consequently cannot be solved by this guidance alone. These problems include resourcing and the capacity to undertake monitoring.

[1] Refers to the MEAL framework that is being implemented by their organisation.

III AUDIENCE

The primary audience for this guidance is field-level practitioners, from organisations directly involved in the design, implementation, monitoring, and accountability of projects using cash and vouchers to deliver humanitarian relief. For example:

- CTP specialists
- Sector specialists supporting CTP related projects and/or components
- MEAL specialists supporting implementation of MEAL frameworks for CTP projects and/or components
- Project/Programme Managers in charge of implementing programmes with CTP components.

The secondary intended audience is other humanitarian stakeholders involved in advancing CTP policy and practice.

As this guidance is not a step-by-step instructional manual on how to do monitoring for CTP, **it is assumed that those using this guidance have**:

- a functional understanding of the project/programme cycle, i.e. what is practically involved at each stage of the cycle
- existing knowledge of the fundamentals of M&E minimum requirements and good practice in humanitarian contexts, and how M&E aligns with the project/programme cycle
- existing knowledge of the fundamentals of accountability to affected populations (AAP), what this involves in practice, and how AAP aligns with the project/programme cycle.

This guidance does not (and cannot) replace the need for project teams to apply critical thinking to the context in which they are working to ensure the most appropriate monitoring questions, indicators, data collection methodologies and tools can be selected for that context. **There is no 'one size fits all' approach to monitoring CTP. Contextualisation of the approaches and tools outlined in this guidance is essential.**

For those with limited knowledge of these issues, we recommend that you read these resources first or in conjunction with the content of this guidance:

- IASC Programme Management Guidelines – for humanitarian project/programme cycle
- IFRC M&E Guide (broad M&E, not just humanitarian)
- AAP task team pages on accountability
- CHS indicator and guidance notes
- Sphere M&E companion guide.

IV SCOPE

Linking monitoring and accountability: This guidance aims to highlight the inherent links between monitoring and accountability. That is, **monitoring enables evidence-based decision-making, which contributes to accountable practices**. For example, if monitoring activities identify a problem with the security of the cash transfer, a solution is found to protect those receiving the cash transfer. Changing the project in this way, based on what is happening, demonstrates accountability. Information collected through accountability mechanisms, for example complaints and feedback, is a crucial source of monitoring data. This guidance integrates accountability considerations that are linked to different aspects of monitoring.

This guidance defines cash and voucher transfers as tools to deliver assistance to support the achievement of various humanitarian objectives. Cash Transfer Programming is not considered to be a humanitarian sector in itself.

Types of CTP covered: The main focus of this guidance is CTP transfers made to households. Subsidies made in cash to support market actors, government service providers or similar are not addressed.

This guidance is relevant for conditional and unconditional transfers in the form of direct cash or e-transfers and vouchers, including paper vouchers and e-vouchers. Monitoring requirements for transfers that are designed to support the achievement of sector specific outcomes, as well as multi-purpose grants (MPGs) designed to meet broader basic needs, are considered. Specific considerations for MPGs are highlighted, including indicator selection, and data collection methods and tools. More details about types of cash transfer and respective definitions can be found in the CaLP Glossary.

This guidance does not cover:

- How to conduct evaluations of humanitarian projects using CTP. Evaluation criteria and guidelines already exist that are applicable to all modalities of aid delivery, including CTP. e.g. OECD-DAC, ALNAP Guide to Evaluation of Humanitarian Action. However, successful and useful evaluations rely on the existence of robust data from baselines, routine project monitoring, and accountability mechanisms. This guidance shows how different types of CTP monitoring and accountability data, collected during project implementation, can be used to inform the assessment of evaluation criteria.
- Monitoring the operational performance of financial service providers (FSPs), as this is contract specific and based on each different organisational compliance requirements. However, it will reference relevant resources (where available).

This guidance assumes that the following processes have taken place in line with existing organisational and sector-wide CTP standards and good practice, and therefore does not cover them in detail:

- CTP preparedness activities.
- Needs, context, protection, vulnerability, market, and accountability assessments.
- It has been determined that CTP is an appropriate and feasible method to meet the needs of the target population.
- Objective(s) for the project utilising CTP has been determined.
- The project causal logic has been defined between project inputs, activities, outputs, and outcomes and impact and has been documented in a results framework, e.g. logframe.
- Targeting has taken place using targeting criteria agreed with the affected population, implementing organisation(s), coordination bodies and government authorities.

V STRUCTURE

This guidance is underpinned by the CTP project logic (and objectives) typically found in the logical framework, made up of activities, outputs and outcomes – see Figure 1. Goal/impact level objectives are the domain of evaluation, and inputs are identified during project design, so neither are included in this guidance.

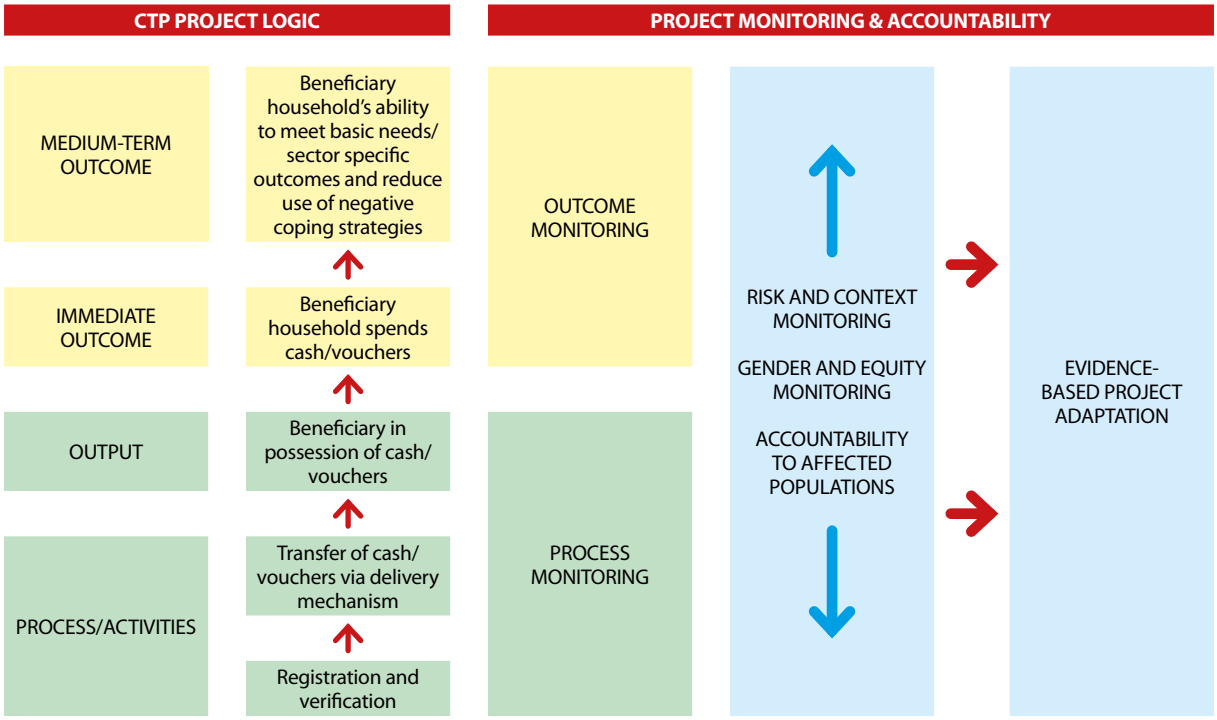

Figure 1: CTP project logic and its relation to project monitoring[2]

Core sections: The structure of the guidance is shown in Figure 2. It consists of six core sections that relate to each other as follows:

- Part 1: Monitoring Fundamentals for CTP and Part 2: Skill and Capacities for CTP Monitoring are applicable to all other sections of the guidance.
- Parts 3 and 4 cover specific considerations and guidance relating to Process Monitoring and Outcome Monitoring. Issues relating to participation, gender, equity, technology, risk, and accountability to affected population (AAP) are highlighted throughout these sections, as are considerations for remote implementation.
- Part 5 covers MPG Specific Considerations. MPGs have been given their own section (rather than being integrated into other sections) for clarity. However, for best effect, this section should not be read in isolation from the other sections of this guidance.
- Part 6 focuses on considerations for analysing and using CTP data.

Appendices: These core sections are accompanied by the following appendices that contain guidance and consideration on the following specific issues:

1. Key resources. (Specific to each part.)
2. Monitoring models.
3. Ensuring accountability to affected populations in CTP.
4. Selecting CTP data collection methods and tools.
5. Use of technology to support implementation and monitoring and accountability for CTP – A review.

[2] Adapted from IFRC, 2011.

Symbols: Throughout the guidance, various symbols, shown in the box below, are used to highlight the following:

1. Which 'level' the monitoring issue being described is relevant to, e.g. beneficiary/household, market, context, risk monitoring.
2. If specific issues being described are related to gender, equity or protection concerns, or accountability to affected populations.
3. If the issues being described influence the cost, speed/timeliness, efficiency or effectiveness of the CTP project.

KEY TO SYMBOLS USED IN THIS GUIDANCE

- Beneficiary/household level monitoring
- Market-level monitoring
- Risk monitoring
- Context monitoring
- Equity monitoring issue
- Protection monitoring issue
- Gender monitoring issue
- Accountability to affected populations issue
- Issue influencing the cost of the project and project efficiency
- Issue influencing the speed/timeliness of the project and project efficiency
- Issue influencing project effectiveness

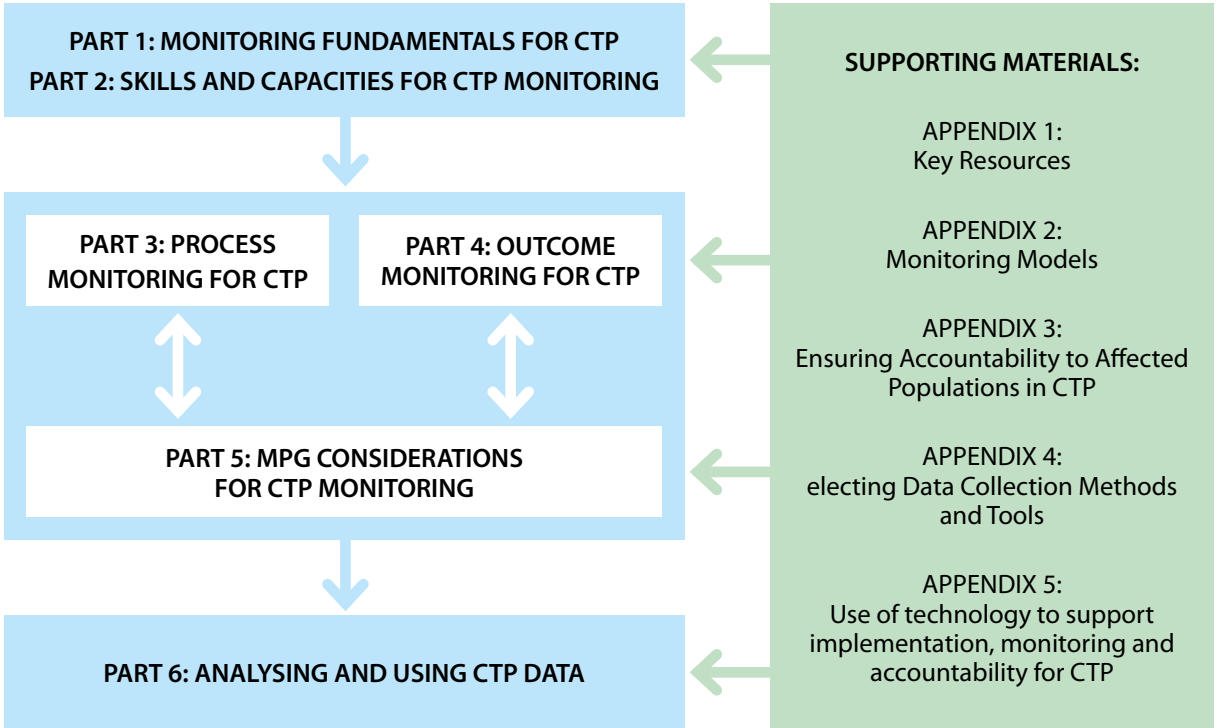

Figure 2: Overview of the structure of the guidance.

LIST OF ACRONYMS AND ABBREVIATIONS

AAP	Accountability to Affected Populations
ACF	Action contre la Faim
CaLP	Cash Learning Partnership
CBI	Cash-based initiative
CFM	Complaints and feedback mechanism
CRS	Catholic Relief Services
CSI	Coping Strategy Index
CTP	Cash transfer programming
CWG	Cash Working Group
DFID	Department for International Development (United Kingdom)
DRC	Danish Refugee Council
ECHO	European Commission's Humanitarian Aid and Civil Protection department
FAO	Food and Agriculture Organization of the United Nations
FFP	Food for Peace
FGD	Focus group discussion
FSP	Financial service provider
HEA	Household Economy Approach
HH	Household
HPN	Humanitarian Practice Network
IASC	Inter-Agency Standing Committee
IFRC	International Federation of the Red Cross and Red Crescent Societies
IRC	International Rescue Committee
KYC	Know Your Customer
LMMS	Last Mile Mobile Solutions
M&E	Monitoring and evaluation
MEAL	Monitoring, evaluation, accountability and learning
MEB	Minimum expenditure basket
MISMA	Minimum standard for market analysis
MPG	Multi-purpose grant
OFDA	Office of U.S. Foreign Disaster Assistance
PDM	Post distribution monitoring
POS	Point of Sale
PSEA	Protection from sexual exploitation and abuse
TCTR	Total cost to transfer ratio
WFP	World Food Programme

1 MONITORING FUNDAMENTALS FOR CTP

This section outlines monitoring issues for CTP that are applicable to ALL OTHER SECTIONS OF THIS GUIDANCE. This section can be used as a reference when reading individual sections of the guidance.

This section covers fundamental considerations about what monitoring is and how it should be approached. This is generic guidance and not specific to CTP; however, CTP examples have been included. It is the starting point from which to understand what needs to be considered when monitoring CTP projects.

KEY DEFINITIONS[3]

MONITORING: The regular and methodical process of data collection and analysis of a project or programme, activities, and context to effect better outcomes for affected populations. [4]

INPUTS: The financial, human, technical, material and time resources used for the project/programme.

PROCESS/ACTIVITIES: The tangible goods and services delivered by the project/programme. (e.g. distribution of food or non-food items, training, construction, etc.) for which staff can be held accountable and which, when aggregated, produce outputs.

OUTPUTS: Tangible deliverables resulting from project/programme activities. They include products, goods, services and changes that aggregate and contribute to outcomes.

RESULTS/OUTCOMES: The short-term and medium-term objectives with regard to benefits to the project/programme beneficiaries due to the intervention's outputs i.e. what the project/programme expects to accomplish at the beneficiary level and contribute to population-level changes. Results/outcomes come in several tiers: short-term (e.g. changes in access and ability to spend cash/vouchers), and medium/longer-term level outcomes (e.g. changes in ability to meet basic needs).

PROCESS MONITORING: Assesses if resources or inputs (e.g. funds, goods in kind, human resources) are being used at the planned rate or period, and activities are happening in-line with activity plans (addressing the correct needs of the right people) to deliver outputs. Process monitoring includes beneficiary feedback, financial monitoring, project quality management (whether established standards are being met) and the monitoring of project risks and assumptions.

RESULTS MONITORING: Focuses on the delivery of outcomes and impact. Monitoring of results assesses changes (intended and unintended) brought about by the project in terms of outputs and outcomes. Assessing the extent of progress against results allows for any necessary adjustments to be made; it is also essential for providing information for project evaluations.

RISK MONITORING: Involves tracking the project/programme-related risks identified during the design phase and new unforeseen risks, to determine if and how these risks are influencing the ability to achieve the project/programme's outputs, outcomes and objectives.

CONTEXT MONITORING: Tracks the setting in which a project/programme operates, especially as it affects identified risks and assumptions, but also any unexpected considerations that may arise. It includes the field, as well as the larger political, institutional, funding and policy context that affect the project/programme.

[3] Informed by ACF, 2016; ALNAP, 2013, IFRC, 2011.

[4] ALNAP, 2013.

Figure 3 outlines what is involved in project monitoring. In reality, these monitoring components will be incorporated into a broader project M&E/MEAL framework. The project M&E/MEAL framework is a living document designed to help managers adjust programmes according to the situation, and support consultation with and feedback from affected populations. How monitoring is undertaken will depend on the monitoring model. An overview of different monitoring models and their implications for CTP monitoring can be found in Appendix 2.

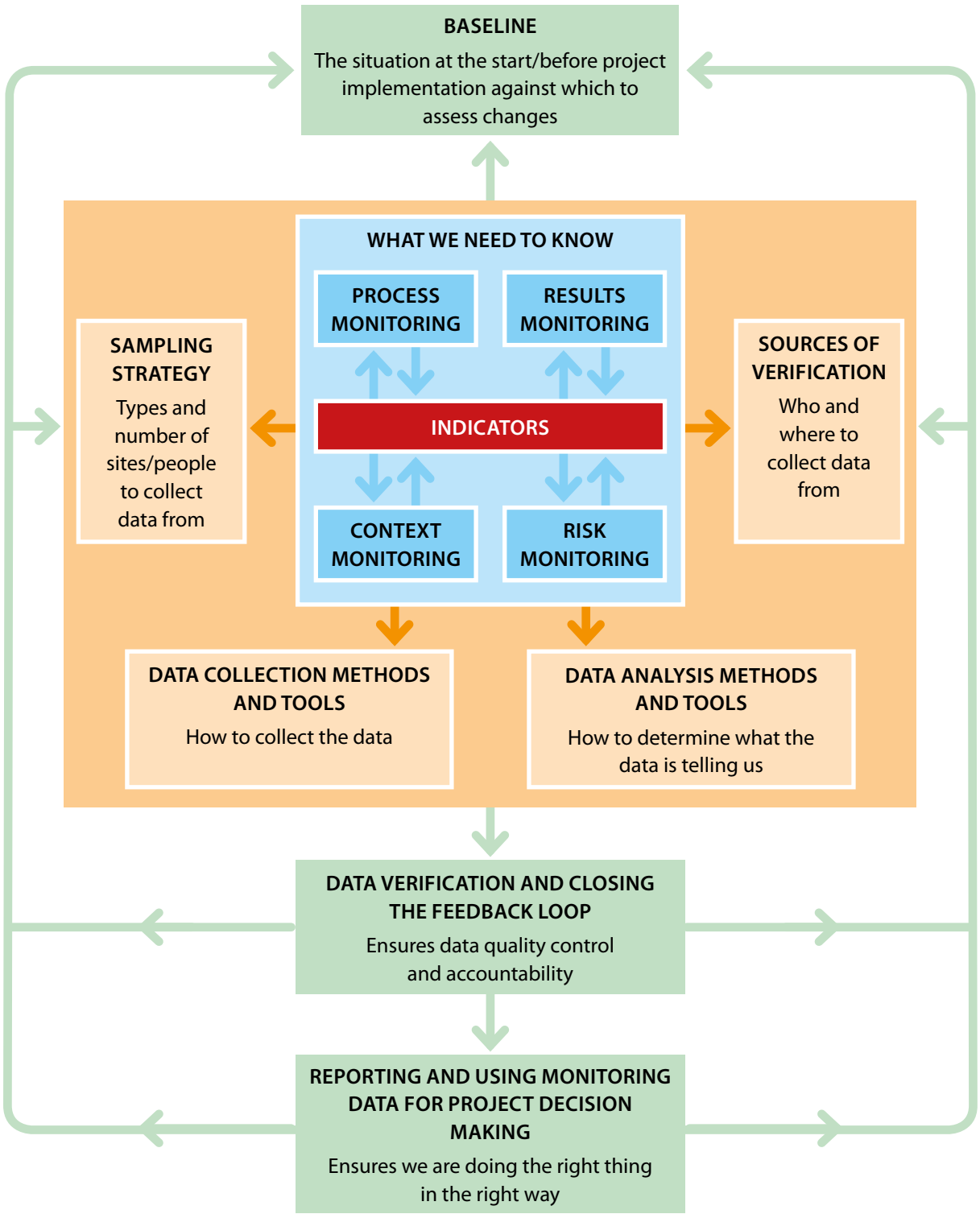

Figure 3: Overview of what is involved in project monitoring.

Monitoring should be used to check whether the project is delivering results in-line with expectations by helping identify:

- priority areas for project adjustment or attention
- what is working well
- information that helps managers make decisions about resource allocation.

1.1 SELECTING INDICATORS

The following points can be used to guide decision-making processes to select project indicators.

1. The project **context** will have a large influence on the relevance and applicability of the indicators selected. It is essential to select the most useful indicators and then refine them to ensure they reflect the local context, and are SMART (specific, measurable, achievable, relevant and time-bound).
2. It is essential to collect **disaggregated data** against all relevant indicators. Categories of disaggregation include age, gender and vulnerability status. For more guidance see ECHO Gender-Age Marker Toolkit and DFID Guidance on Disaggregating Data. More information on protection in CTP can be found in this guide.

Quantitative indicators measure quantities or amounts and can be expressed as numbers e.g. the number of transfers delivered; average amount spent on 'x' item per month; percentage of households able to meet basic needs. Quantitative indicators help us understand whether we are meeting targets, but often need qualitative data to be fully understood.

Qualitative indicators measure people's judgements or perceptions and are expressed through words e.g. changes in intra-household dynamics and tensions resulting from cash assistance; changes experienced by the recipient household that the cash assistance contributed to. Qualitative indicators can capture constraints and enablers in using cash assistance to meet needs, and the perceived quality of any aspect of programming. Qualitative indicators are better at capturing in-depth information including the reasons 'why' behind the numbers reported by quantitative indicators.

3. It is important to select **a balance of both quantitative and qualitative indicators** as they play complementary roles. Multiple questions (a mixture of closed and open questions reflecting quantitative and qualitative answers) may be needed to be able to fully understand progress made against an indicator. For example:
   - Quantitative changes in the price and availability of goods are only useful if the reasons why the changes are occurring are understood.
   - The percentage of households satisfied with the transfer process can be quantified through yes/no responses. However, this information is only really useful if we also understand the reasons why households are or are not satisfied with the distribution process.
4. A **mixed method approach** to data collection can help triangulate and verify the data collected from different sources.

1.2 PARTICIPATORY MONITORING

Participatory monitoring involves engaging people affected by the crisis (both beneficiaries and non-beneficiaries) in:

- collecting, analysing and verifying CTP monitoring data
- programmatic decision-making processes that use CTP monitoring data.

Figure 4 outlines degrees of participation in project M&E. What is feasible and appropriate for the project will be dependent upon context. The degree of participation selected and any associated resource requirements should be factored into the project budget accordingly.

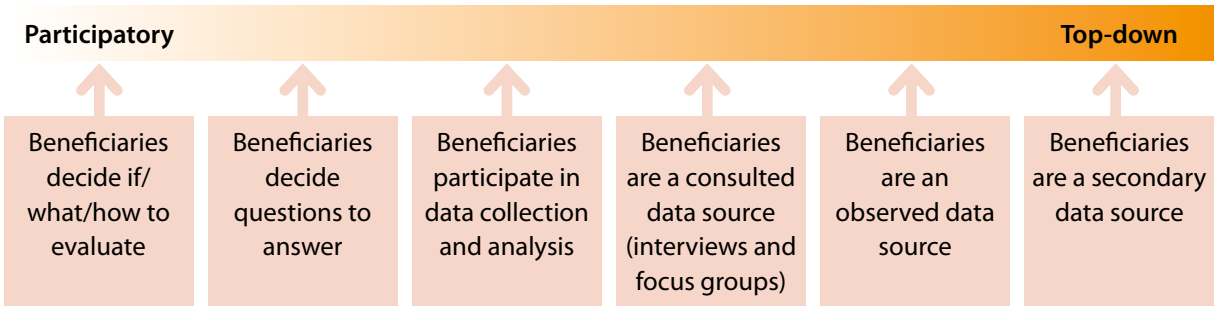

Figure 4: Degrees of participation in project monitoring and accountability.[5]

1.3 RISK AND CONTEXT MONITORING

Risks and benefits posed by the type of cash transfer (e.g. physical or electronic cash or vouchers) should have been identified during the project assessment stage. Actions to mitigate these risks should have been defined during project design. CTP risks commonly incorporate protection risks and organisational risks including fraud, corruption and diversion.

Risk monitoring involves tracking the internal and external CTP risks identified as part of project design, in addition to monitoring if the mitigating actions are working, and that the associated assumptions and risk analysis are valid.

CTP RISK MONITORING EXAMPLE

POTENTIAL RISK:	**MITIGATING ACTION:**	**MONITORING REQUIREMENTS:**
an identified risk is that male members of the household (HH) may not prioritise the needs of the whole HH when spending the cash/ voucher i.e. the whole HH may not benefit from the cash/vouchers	target women (rather than men) to receive the transfer, by making the assumption that women would identify the needs of their whole family and spend the cash/vouchers to cover these needs	monitoring activities would need to check whether the mitigation measure based on the assumption was holding true, and whether the risk associated with male transfer recipients is valid

Context monitoring tracks the setting in which a project operates and how this influences the ability to use CTP. Changes in context can affect identified risks and assumptions. Context monitoring also needs to capture any unexpected considerations that may arise.

CTP context monitoring example: A resurgence in conflict or new displacements (i.e. changes in the security context) may affect the appropriateness and feasibility of using CTP. The use of CTP may also influence conflict and displacement dynamics.

Context monitoring can be closely related to risk monitoring. Risk and context monitoring are relevant for all stages of project implementation (activities, outputs, outcomes). It is important to monitor if and how factors external to the project are influencing the feasibility and appropriateness of using cash transfers, and vice versa.

It may be possible to incorporate risk and context monitoring into process and results monitoring. For example, questions to check whether people are being put at more risk of harm through receiving cash/vouchers can be incorporated into post-distribution monitoring surveys and focus group discussion topics as part of process monitoring. Data received via complaints and feedback mechanisms (see Appendix 3) can also provide information to assist the monitoring of this risk.

[5] IFRC, 2011.

In some cases, it may be more appropriate for risk monitoring to be defined separately from project indicators, but using the same steps as for project indicators; i.e. identifying they key questions required to monitor the risk, the sources of verification (who the data will be collected from), data collection methods and tools, and data analysis techniques. See Appendix 1 for resources.

Remote management consideration. CTP risks associated with contexts of remote implementation are largely the same risks as in any other project, but the degree, characteristics and mitigation measures required may be unique in each context.[6] The Remote Cash Project provides guidance, recommendations and tools for monitoring CTP-related risks and changes in remote contexts.

1.4 IMPORTANT CONSIDERATIONS FOR ALL DATA COLLECTION METHODS AND TOOLS

'It is more important to have a small quantity of good quality data, rather than large amounts of poor quality and unreliable data'[7]

1. Appendices 4, 3, and the relevant resources listed in Appendix 1 can be used to guide the selection of methods and tools.
2. In order to ensure the use of CTP is not disadvantaging, constraining or putting people at risk of harm, it is important that data collection methods and tools are able to capture disaggregated data, i.e. the views of men, women and children of different ages from different groups, including youth, elderly, disabled people, and people from particularly marginalised groups. Information about changes in household dynamics, decision-making and roles and responsibilities influenced by CTP can provide important information about gender and equity issues.
3. Using several sources and methods (e.g. focus group discussions, household questionnaires, anonymised population data) will triangulate information and provide a more comprehensive picture.[8]
4. If the context is conducive to a participatory monitoring approach, methods and tools to help realise this should be selected. (See section 1.2)
5. Can the methods and tools selected be implemented using technology (e.g. digital platforms for data collection and analysis)? Which technology is most appropriate? (See sections 3.3.4, 4.4.3 and Appendix 5.)
6. It may be beneficial to use a risk log table to monitor risks, which enables the following information to be recorded and tracked: the date it was first reported, rating of its potential impact and likelihood (e.g. high, medium or low), explanation of the recommended action to be taken and by whom, and note when the risk is 'closed' (no longer a risk).[9] See Appendix 1 for risk monitoring resources.
7. A clearly documented sampling strategy is an essential component of any project M&E/MEAL framework. It should articulate the number of sites/people to collect data from using the methodologies and tools selected. ACF's (2016) overview of major sampling types and methods (p 149–150) can be used to assist the development of an appropriate sampling strategy.

1.5 CTP BASELINE

A baseline survey is the first measurement of the project indicators. In most cases, this provides a snapshot of the situation before the project activities commence, although in some rapid-onset contexts activities may need to start before a baseline can be undertaken. The baseline can be used to test the validity of project indicators and to refine them. A baseline is essential as it provides benchmark CTP-specific data to which monitoring data can be compared. This helps assess progress made against project indicators and the extent to which the project has made a difference.

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[6] The Remote Cash Project, 2016.
[7] MISMA, 2017.
[8] UNHCR, 2015.
[9] IFRC, 2011.

CTP baseline example: The project baseline shows that the price of fuel for cooking is 1 USD per litre. In general, households spend 5–10% of their income on fuel, indicating that the price of fuel is an important issue to monitor. If an unrestricted transfer was then given to cover basic needs, and monitoring data revealed that the price of fuel was increasing each month, it would be important to consider what this means in terms of the transfer amount and the ability of the household to meet their basic needs. If you did not have the original price you would not be able to understand the impact of this change.

Typically, the baseline happens at the programme level. As such, it is important to ensure that CTP related information is included in sector-specific and multi-sectoral baseline processes.

CTP baseline information needs to be gathered on:

- income and expenditure of affected households
- coping mechanisms specific to sectors and the ability to meet basic needs
- markets
- money transfer and payment systems (e.g. e-transfers, mobile, banks).

For MPGs, a baseline or needs assessment could also be used to assess what household priorities are. This can enable new lines of inquiry to better quantify results achieved e.g. education may not be an outcome included in the project objectives but may be prioritised by households, including in terms of expenditure.

In particular contexts such as rapid onset crises, it may not be possible to collect baseline data before project activities start. In such cases, data from CTP specific assessments can be used to help retrospectively formulate a baseline of the situation before the project activities started.

1.6 THE USE OF TECHNOLOGY FOR CTP MONITORING

As illustrated in section V, this guidance is accompanied by a separate review that evaluates the potential benefits and risks of using technology to support the various stages of monitoring, evaluation and accountability (MEA) for cash transfer programming (CTP), along with a review of the data privacy and protection concerns during these stages. The review can be found in Appendix 5. The systems reviewed to date are: Red Rose, Segovia, Last Mile Mobile Solutions (LMMS), Mastercard Aid and Aid:Tech.[10]

When looking at the technology product landscape, two key approaches emerge:

1. Comprehensive CTP platforms that integrate beneficiary registration and targeting, a wide variety of payment channels, monitoring and evaluation surveys, and accountability feedback mechanisms, e.g. Segovia and Red Rose.
2. A modular approach to platform building, using pre-existing components that agencies may already be familiar with, and adding new components to support the extra requirements of cash programming, e.g. Last Mile Mobile Solutions. In this case, a business intelligence layer – a platform to integrate the data generated by the separate software tools and perform analysis across the datasets – will be required to combine the outputs from the separate modules for full analysis and reporting.

The most suitable approach for a given project will depend on the nature and scale of the transfers, the level of capacity within implementing partners, the existing technology infrastructure, budget, and resources available.

The introduction of technology and digital beneficiary data is not without risk, and many factors must be considered. It is important that the evaluation of these risks is carried out against the alternative of manual distribution of the same assets, rather than against a do-nothing approach. For example, the nature of network-connected technology and the ease of data duplication in the digital space creates a responsibility to handle large amounts of personally identifiable beneficiary data in a considered manner, secure to both internal and external data security breaches. However, the paper-based collection of the same data presents justifiable concerns that should not be ignored.

[10] Note that a comprehensive review of systems/platforms was not attempted. The systems covered comprise a sample of those available, and their inclusion in the review is not intended to be an endorsement of these specific systems, or otherwise.

The available appropriate options for technology choice and programme design will vary significantly based on the local context of the response. Existing financial service providers in the area, available connectivity, and beneficiary familiarity with payment channels and security are amongst many considerations that will affect the level of support technology can provide to a programme's monitoring efforts.

An overview of the considerations for the use of tech in CTP process and outcome monitoring is provided in sections 3.3.4 and 4.3.3, with more detail being found in the full review in Appendix 5.

2 SKILLS AND CAPACITIES REQUIRED FOR CTP MONITORING

REMINDER: It is assumed that those using this guidance have a certain level of existing knowledge, skills and experience – see section 3 for more details

The CaLP Competency Framework identifies core competences relating to CTP throughout the project cycle, including those required for monitoring and accountability. As for any project, managers of projects using CTP should determine the available monitoring experience within the project team and other potential participants in monitoring activities, for example, the communities and/or beneficiaries. Gaps between the project's monitoring needs and available qualified personnel should be identified to determine if capacity building or outside expertise is needed. The monitoring model will also influence the capacities and skills required. See Appendix 2 for an overview of different monitoring models and their implications for CTP monitoring.

Types of skills that may have to be developed for CTP monitoring include the following:[11]

- Basic monitoring and accountability concepts, purposes, and requirements.
- Familiarity with quantitative/qualitative/mixed methods approaches.
- Survey design and adaptation.
- Sampling methodologies and good practices.
- Enumeration and facilitation techniques.
- Use of technological innovations and systems for electronic data collection and analysis.
- Ethical issues and data management considerations.
- Data analysis and interpretation, including triangulation of data.
- Data and results reporting.

[11] ACF, 2016.

Monitoring skills and competencies, including those required of third party monitors, that are particularly important for CTP projects include:

1. **The ability of enumerators (people collecting data) to ask questions around expenditure and utilisation in an open, non-judgemental manner.** These topics can be perceived by recipient households as personal and a potential invasion of privacy. Recipients may feel pressure to give particular answers that they think the enumerators want to hear rather than reflecting the reality of their situation. Enumerators can also feel uncomfortable asking such questions unless given adequate training.
2. **The ability to collect and analyse data from less-traditional sources and to triangulate data effectively and accurately.** Triangulation is the process of using multiple methodologies and/or tools to compare and validate the data collected by each tool to give as complete and accurate a picture as possible about changes that are occurring. CTP requires the collection of data from sources that have not typically been the domain of project monitoring. For example: the organisation's finance and human resources departments for cost related data; FSPs for distribution data; market vendors for redemption and sales data and government or private sector for market price monitoring data. Additionally, FSPs, market vendors and implementing partners may have responsibility for collecting, or reporting on specific sets of data. This may require considerable capacity building efforts to ensure those responsible have appropriate skills, not only to collect the required data, but also to be able to compare different data sets to accurately identify and track emerging trends.

Time and resources for CTP monitoring capacity building should be built into the project budget to ensure people involved in data collection and analysis have the appropriate skills. For example, enumerators should be trained on the purpose and content of all surveys. In rapid onset contexts, there may be limited time to undertake such training. In such circumstances, a realistic approach to building monitoring capacity should be taken in line with the respective organisation's policy, procedure and competency framework.

3 PROCESS MONITORING FOR CTP

Process monitoring assesses if resources or inputs (e.g. funds, goods in kind, human resources) are being used at the planned rate or period, and activities are happening in line with plans (addressing the correct needs of the right people) to deliver outputs.[12] Key resources for CTP process monitoring can be found in Appendix 1.

3.1 PROCESS MONITORING ISSUES

CTP process monitoring relates to:

- Activities – registration and verification and transferring the cash via the delivery mechanism.
- Output – that the beneficiary is in receipt of the cash/vouchers.

Process monitoring has requirements specific to the type of transfer and delivery mechanism being used (e.g. mobile money, paper vouchers) and requires distinct issues to be monitored at the level of the beneficiary/household, market, and implementing agency. These issues are summarised in Table 1.

Table 1 also uses symbols to indicate which monitoring issues relate to project risks, context monitoring, gender, protection, equity and AAP issues (see Appendix 3 for more information about AAP). The table also indicates which monitoring issues are factors that influence efficiency in relation to the speed and cost of the response. See the Key for Tables 1, 3 and 4 for an overview of these symbols.

[12] ACF, 2016.

KEY FOR TABLES 1, 3 AND 4

Beneficiary/household level monitoring

Market-level monitoring

Risk monitoring

Context monitoring

Equity monitoring issue

Protection monitoring issue

Gender monitoring issue

Accountability to affected populations issue

Issue influencing the cost of the project and project efficiency

Issue influencing the speed/timeliness of the project and project efficiency

Issue influencing project effectiveness

FOCUS OF MONITORING		PROCESS MONITORING ISSUES
OUTPUT: Beneficiary in possession of cash/ vouchers		Whether the transfer was received by the right person, safely, on time, and in the correct amount AAP Wait times, travel time to receive the transfer Costs incurred by beneficiaries in receiving the cash/vouchers If the cash/voucher is shared with anyone or unofficially exchanged for cash at a loss AAP Availability, accessibility and effectiveness of complaint mechanisms, especially regarding issues like wrong PIN or lost card • Any technical issues with accessing the cash/voucher (particularly for e-cash/ e-voucher) – especially for vulnerable groups e.g. illiterate, innumerate, and/ or those who are not familiar with technology Ease of accessing the transfer (particularly for phone or e-cash/e-voucher) AAP Effectiveness and accessibility of the support provided informing people about the mechanism, taking into consideration different languages used and levels of literacy and numeracy Female/male access to and control of the cash/vouchers Targeting related inclusion and exclusion errors e.g. whether the most vulnerable were included as priority
		Instances of diversion, fraud, corruption or abuse by: • agency staff, local elites or authorities involved in targeting or distribution • market traders involved in projects using vouchers • financial service providers • Cash extorted from beneficiaries upon receipt • If CTP is influencing inter-household tensions If CTP is influencing community dynamics and inter-group tensions, e.g. IDP/refugee and host community

FOCUS OF MONITORING		PROCESS MONITORING ISSUES
ACTIVITY: Transfer of cash via delivery mechanism		Safety and security of beneficiaries during distribution activities • Risks to staff, beneficiaries and FSPs in transporting cash AAP Data protection and beneficiary privacy – Sharing personal data of refugees, IDPs or other affected individuals or households with third parties, potentially putting them at risk of violence, detainment or discrimination Are changes in the security context affecting the ability to use CTP, e.g. resurgence in conflict, new displacement? Is CTP positively or negatively influencing changes in the security context?
		• Time and cost savings through ability to piggyback on or expand upon existing government programmes/use existing transfer mechanism/use common delivery mechanisms • Time taken and cost to set up new systems to deliver cash (did preparedness activities contribute to time saving?) • Time taken and cost of CTP specific monitoring and accountability • Time taken and cost of CTP specific coordination and consolidation of systems and programming • Scale and duration of the transfer (total number and value of transfers) • Extent to which preparedness activities influenced the speed and cost of delivering the transfers
		Between market assessment and delivery of cash, the markets need to be monitored to ensure: • market(s) are/remain accessible • goods/commodities that it is anticipated that transfer recipients will purchase (e.g. MEB contents) are available in sufficient quantity and quality
ACTIVITY: Registration and verification		AAP Support needs for recipients to access and use e-cash/e-voucher system Time taken and cost to sensitise affected populations, FSPs, market actors, partners and other key stakeholders in the cash approach AAP AAP Targeting related inclusion & exclusion errors – Whether most vulnerable were included as priority e.g. cash transfers via government safety-net systems using existing beneficiary lists include those who are not necessarily the most vulnerable post-disaster
		Context: access to crisis-affected populations • Negative impact on or reinforces unequal community power relations; exacerbates conflict dynamics e.g. cash for weapons AAP Data protection and beneficiary privacy – Sharing personal data of refugees, IDPs or other affected individuals or households with third parties, potentially putting them at risk of violence, detainment or discrimination

Table 1: CTP specific process monitoring issues (Cabot-Venton, C., S. Bailey & Pongracz, S. 2015; Gordon, 2015, FID, 2011).

3.2 PROCESS AND OUTPUT INDICATORS

Process and output indicators provide a simple and reliable means to measure achievement and quality of the stated project activities and outputs respectively. CTP related process and output indicators should have been defined during logframe development. The process and output indicators selected should reflect the monitoring issues (listed in Table 1) that have been identified as important for the project context.

Table 2 contains an overview of CTP related indicators found in existing CTP toolkits and guidelines, including indicators promoted/required by key donors.[13] Protection, gender and accountability (AAP) indicators have been highlighted. Table 2 can be used as a reference for teams to check the quality of existing logframe indicators or to assist development of logframes. For example, project teams can use Table 1 to identify the important issues to monitor in their project context, and Table 2 to see if existing indicators can be used to monitor these issues.

Indicator categories as opposed to specific indicators have been listed in Table 2 because the specific indicator will need to be contextualised for each project. Many of the indicator categories can become quantitative indicators by adding a target (# or %). See section 1.1 for more guidance about selecting project indicators.

HOUSEHOLD-LEVEL PROCESS AND OUTPUT INDICATOR CATEGORIES	
INDICATOR CATEGORIES	**NOTES**
# HH assessed to receive cash transfers/vouchers	Reporting results as absolute values and proportions gives a sense of the scale of the affected population who meet the necessary vulnerability criteria for CTP.
% cash transfers/vouchers distributed: • in accordance with established timeline • to correct recipient • in correct amount • safely (no protection or security threats)	This indicator is related to monitoring the performance of the delivery mechanism (FSP/s where relevant) and needs to be triangulated with household-level data collected against the same indicator. Useful to report the following to explain the numerical value: • reasons for why the target wasn't achieved – contributing factors • positive factors that enabled the target to be achieved and that should be replicated in other distributions.
Total monetary value of cash/vouchers transferred	This is the value of the cash and/or vouchers received by the beneficiaries

[13] Indicators sources – ACF, CRS , Diakonie Katastrophenhilfe, DFID, DRC, ECHO, FFP, HPN, IFRC, Mercy Corp, OFDA, Oxfam, Save the Children, UNHCR.

HOUSEHOLD-LEVEL PROCESS AND OUTPUT INDICATOR CATEGORIES	
INDICATOR CATEGORIES	**NOTES**
Recipient HH's ability to access the cash/vouchers	• Can be reported numerically supported by qualitative data e.g. % HHs having experienced access problems, with an understanding of the type, range and commonality of these problems (problems can be related to time, distance, cost, protection and security issues, fraud, corruption, diversion). Can be broken down into time impacts, costs incurred, security/ protection risks faced, etc. • Data focusing on recipient's ability to access the cash/voucher should be triangulated with data held by FSP(s) about # transfers successfully received by intended recipients. • Time impacts incurred by beneficiaries include travel and wait times for distribution. It is important to collect qualitative data to understand what these time impacts were and how they impacted HHs, e.g. had to leave children unattended in order to travel to market, etc. Related to efficiency, effectiveness and appropriateness of the CTP modality. • Costs incurred by beneficiaries include loss of income due to time required to attend distributions and access markets, transport costs to and from distribution site. It is important to collect qualitative data to understand what these costs were and how they impacted HHs. Loss of income outweighed the benefit of receiving cash/vouchers.
Beneficiaries who withdraw less than the cash transfer value or do not use the full voucher by end of project/transfer period	It is necessary to understand the reasons behind this; the number on its own isn't very useful.
AAP Beneficiary (and non-beneficiary) understanding of: • Project (purpose, activities, timeframe) • Targeting criteria • Distribution process • The CFM	AAP indicator. It is important to collect this data from both recipients and non-recipients of the cash transfer to determine the extent to which people understand why they have, or have not been included in the project.
AAP Beneficiary satisfaction with: • Distribution process • CFM	AAP indicator.
Reports of feeling at risk of e.g. harassment, insecurity, or abuse, due to the CTP	e.g. threat/level of harassment, security, abuse, violence, taxation at household and community levels. Important to track trends and changes in types of protection threats that are perceived by households and those actually experienced.

HOUSEHOLD-LEVEL PROCESS AND OUTPUT INDICATOR CATEGORIES	
INDICATOR CATEGORIES	**NOTES**
Reports of increased tensions within or between communities as a result of the intervention	e.g. threat/level of harassment, security, abuse, violence, taxation at community levels.
Changes in intra-household dynamics and tensions as a result of the CTP	e.g. who in HH made decision on how to spend the cash/vouchers and how this has affected different members of the HH. Changes can be positive or negative. Trends in the type and commonality of changes can be tracked against type of household, and against the type of transfer – one off versus multiple smaller tranches. Size and regularity of transfers can influence household tensions.
Reports of increased intimate partner violence linked to injection of cash in the household	
Incidents of adult carers taking funds from children in their care; number of children whose cash has been stolen	
MARKET LEVEL PROCESS INDICATORS	
Key commodities (by type) with sufficient availability in local markets	Between market assessment and delivery of cash, the markets need to be monitored to ensure the goods/commodities that it is anticipated that transfer recipients will purchase (e.g. MEB contents) are available in sufficient quantity and quality.
Key commodities (by type) available in the local market that are judged of sufficient quality by project staff	

Table 2: CTP process and output indicators.

3.3 DATA COLLECTION METHODS AND TOOLS FOR PROCESS MONITORING

This section provides guidance and considerations for process monitoring methods and tools that are commonly used for CTP monitoring. Table 3 provides an overview of these methods and tools.

- This guidance does not cover methods and tools monitoring the operational performance of FSPs. Guidance on this can be found here.
- See section 1.4 for an overview of important points to consider for data collection methods and tools.

ACF's (2016) Matrix of Data Collection Methods and Tools (p107–115) is a useful resource to assist selection of the most appropriate methods and tools for collecting project data, including data specific to CTP. It considers a larger number of tools than those highlighted in this guidance.

MONITORING METHOD/SUBJECT	DATA COLLECTION TOOLS				
	HH survey	Observation	FGD	Checklist	Risk log table
Post distribution monitoring	✓		✓		
On-site monitoring		✓		✓	
Cost, speed and efficiency monitoring	✓		✓		
Cost-efficiency: total cost to transfer ratio	✓		✓	✓	
Risk monitoring	✓		✓		✓

Table 3: Overview of CTP process monitoring data collection methods and tools.

3.3.1 Post distribution monitoring

The objective of post distribution monitoring (PDM) is to use the information gathered to adjust (if necessary) the future distribution or project activities to ensure project outputs can be achieved. The most common PDM tools used with CTP project participants are household (HH) surveys and focus group discussions (FGDs). FGDs with homogenous groups (e.g. all men, all women) can help validate survey findings. Complementary PDM can also be undertaken with market vendors. See section 4.3.2 for more details.

What should be included in a PDM survey/FGD will be influenced by the type of CTP transfer, frequency and length of the project. Longer-term projects in prolonged or slow onset crises may involve multiple tranches of cash transfers over multiple months. In such instances, PDM is likely to only focus on activity and output related issues. In a short-term project with only one or two tranches of transfers, you may only do one PDM that is more inclusive of outcome monitoring, e.g. the PDM survey/FGD may ask questions relating to expenditure (immediate outcome) and/or utilisation (outcome). See parts 4 and 5 for more information on outcome and results monitoring, including expenditure and utilisation.

The monitoring issues listed in Table 1 can be used to formulate PDM questions.

IMPORTANT POINTS FOR PDM:

- Remember to build PDM questions directly from the project indicators. This will help make the processes of building the questionnaire and data collection more efficient.
- PDM questions need to be adjusted according to the project context; this includes the cultural and religious context as well as the humanitarian and security context.
- Questions on the risks people face related to receiving transfers and how these can be best managed can be incorporated into PDM surveys and FGD topics. Data received via complaints and feedback mechanisms (see Appendix 3) can also provide information to assist monitoring these risks. For more information on how to monitor CTP related risks see section 1.3. and IFRC, M&E Guide.
- Similarly, questions on how changes in the context affect people's ability to access the cash/vouchers, and whether the use of CTP is influencing, for example, the security context, can also be built into PDM and FGD topics.

Household PDM should be conducted within a reasonable time period after each cash/voucher distribution. This is to facilitate more accurate beneficiary recall and to allow enough time for data analysis and any required changes based on this analysis, e.g. changes to the transfer process or project activities. Adequate time between data collection, analysis and resulting actions must be ensured to enable any problems to be resolved before the next tranche of cash/vouchers is distributed. For example, in the case of monthly distributions, PDM could be conducted one week after the distribution.

With regard to MPGs, if the CTP will be longer term (e.g. more than 6 months), then it may make sense to incorporate some basic questions on income and expenditure. Please refer to part 5 for MPG process monitoring considerations.

TECHNOLOGY CONSIDERATION: The technology chosen for CTP can impact the ease with which PDM survey data is integrated with beneficiary data, and can help to close the feedback loop. Platforms such as Red Rose and Segovia allow for data from a variety of surveys and sources to be related directly to beneficiary information for identifying patterns and enabling follow-up activities. Use of the LMMS approach will require a business intelligence layer, but relying on existing survey platforms within the organisation may bring further benefits.

Example from the migrant crisis in Greece: Recipients of cash transfers in an Oxfam project in Greece were charged by the bank to withdraw money from ATMs. Oxfam anticipated that this could lead to protection concerns if, to minimise these charges, recipients chose to withdraw the whole cash amount in one go and keep it on their person/in their shelter, rather than withdrawing smaller amounts of money as and when they needed it. In addition to Oxfam raising awareness about this amongst beneficiaries, it was necessary to ensure questions relating to frequency of withdrawal of money and any ensuing protection issues were built into PDM, and that this protection risk was built into project risk monitoring. Data held by the FSP regarding frequency and size of cash withdrawals also had the potential to be a trigger for the monitoring of specific recipients who withdrew large amounts of cash in one go, potentially increasing their susceptibility to protection threats.

3.3.2 On-site monitoring

On-site monitoring is important during the distribution process in situations where:

- physical items are being distributed, e.g. cash cards, vouchers
- transfer recipients have to access the cash via physical structures, e.g. cash points (ATMs) or by interacting with other people, e.g. over the counter at banks or post offices
- transfer recipients are required to use technology to access the cash/vouchers, e.g. mobile phones.

The purpose of on-site monitoring is to check that beneficiaries receive what they are supposed to receive, and/or can access the cash/vouchers safely, without problems and without delays.

Methodologies and tools to undertake on-site monitoring include observation using checklists and/or short surveys with beneficiaries at distribution points/points where beneficiaries access cash/vouchers. Information received via the project CFM and two-way communication channels (mechanisms to ensure AAP) can also provide useful information to validate data collected during on-site monitoring.

3.3.3 Monitoring the speed, cost and efficiency of CTP

Efficiency relates to how well inputs are converted to the output (qualitative or quantitative) of interest and is therefore related to process monitoring, e.g. access to certain goods and services. Efficiency also includes costs to recipients, such as paying for transport or opportunity costs. Well-defined outputs should be fully under the project's control.[14] Efficiency can encompass measurements of both the **cost** and the **speed** of achieving project outputs.

Cash, when compared to in-kind approaches, has consistently emerged as more efficient to deliver. The cost to aid agencies of getting cash to people is generally less than the cost of delivering in-kind aid. However, the overall efficiency of cash as compared with other transfer modalities depends on the prices of commodities that recipients purchase in local markets, which can vary significantly, even within countries, over time and between seasons.[15]

Table 1 highlights (refer to symbols) factors that influence the speed and cost, and hence efficiency of CTP, that can be monitored. Table 1 can be used to identify and contextualise factors that may be useful to monitor during project implementation to contribute towards measurement of efficiency. Agencies can monitor whether CTP

[14] DFID, 2015; ALNAP, 2006.

[15] Cabot-Venton et al, 2015.

outputs are being delivered for the least possible cost, at an acceptable speed, and within an acceptable timeframe, without compromising quality. This, if necessary, allows changes to be made to improve project efficiency. This also allows project managers to see where best to make changes if, for example, there are budget cuts.

Cost efficiency analysis calculates the cost per output that a project/programme produces. Monitoring cost-efficiency, i.e. efficiency related to cost, can be done in two primary ways:

1. **Estimating how much it costs in administration and programme management (sometimes called operational costs) per dollar transferred to beneficiaries**. Examples of administration and programme management costs include staff time/salaries/wages, targeting surveys, vehicle costs, and transfer fees. This can be expressed in various ways, shown in Box 1.[16] All measures are in effect ratios of the same basic data (i) the transfer value, (ii) the administrative cost, (iii) the number of beneficiaries, and (iv) number of transfers.[17]

The percentages and ratios shown in Box 1 can be calculated as part of project set-up and can be used to make comparisons over time or across projects, but they always need to be contextualised. For example, a project might have high operational costs related to access issues in an insecure environment, or related to accessing hard-to-reach areas and groups of people affected by the crisis.

2. **Identify factors that are influencing the efficiency of the operation**. Some of these factors (see below and Table 1) may be under an organisation's control and therefore could be addressed; others may not be, but remain useful for understanding and contextualising efficiency. Common factors include:

- Scale of the operation: found by IRC (2015) to be the biggest single factor driving cost-efficiency – reaching more households spreads the fixed costs of country support over a wider pool of beneficiaries, driving down per-household costs.[18]
- Timeliness of the decision to use cash.
- Costs/fees associated with the delivery mechanism.
- Speed of delivery.
- Context e.g. urban vs rural.
- Whether start-up investments were required or the organisation already had systems in place. Compared to manual transfers (e.g. paper vouchers, cash in envelopes) some electronic transfer schemes incur a higher cost at start-up, but have reduced costs for later disbursements, mainly if multiple transfers are provided.[19]
- For vouchers, organisations should monitor whether vouchers are being sold (if so, they are usually sold below their face value, undermining efficiency).
- Additional time requirements associated with the project/programme, e.g. more-intensive monitoring required for projects using cash/vouchers than may be required of projects delivering in-kind aid.
- Increasing inter-agency collaboration may provide further economies of scale that can increase overall programme efficiency. It has been reported that while there is often good collaboration between agencies to agree regional coverage and targeting criteria for individual programmes, the cooperation does not always follow through to adopting consistent programme methodology. Agreeing monitoring criteria across the projects, where possible, may help to reduce overheads required for tool design, set-up and training. A cost-efficiency analysis of a collaboration model should therefore consider the balance between gains through shared functions and the costs of collaboration (including both donor and agency perspectives).

It should be noted that numerous factors that can influence the overall efficiency of an intervention are independent of the type of transfer modality provided, e.g. timeliness, the quality of targeting and programme implementation.[20]

[16] Informed by www.rescue.org/report/cost-efficiency-unconditional-cash-transfers.
[17] ADE, 2016.
[18] IRC, 2015.
[19] O'Brien et al., 2013; Hermon Duc, 2012; Creti, 2014.
[20] Bailey, 2014.

Many of the variables related to cost are as much about how transfers are provided as they are about which transfers are provided. Different delivery approaches will result in different costs for aid agencies and recipients: more intensely monitored programmes will have higher staff costs, smaller scale programmes will be less efficient than larger scale ones, programmes with smaller and more frequent transfers may be less efficient than ones with larger, less frequent transfers.[21]

BOX 1. Ways in which cost-efficiency can be expressed (informed by IRC, 2015 and ADE, 2016)

1. Percentage of total budget represented by the transfer = $\frac{\text{total amount transferred by the programme x 100}}{\text{total cost of the project}}$

e.g. For a project that transfers $700,000 to people and has a total budget of $1,000,000, 70% of the project budget is transferred to beneficiaries (700,000/1,000,000 x100 (to get the percentage figure) = 70%).

2. The 'alpha ratio' – percentage of total budget represented by administrative and/or operational costs

This is simply the inverse of the preceding calculation and is sometimes referred to as the 'alpha ratio'.

e.g. For a project that transfers $700,000 to people and has a total budget of $1,000,000, $300,000 (30%) of the project budget is administrative/operational costs (300,000/1,000,000 x100 (to get the percentage figure) = 30%).

3. Total cost to transfer ratio (TCTR) = $\frac{\text{all non-transfer costs (e.g. staff time, targeting surveys, transfer fees)}}{\text{value of money transferred to recipients throughout the programme}}$

e.g. For a project that transfers $700,000 to people and has a total budget of $1,000,000, the TCTR is 1.43 (1,000,000/700,000 = 1.43).

TCTR warning: Programmes running in contexts where a dollar has greater purchasing power (and so fewer dollars are transferred) will always look less efficient using this metric. IRC (2015) found that unconditional CTP programmes in the Sahel look generally less cost efficient than programmes in the Middle East. As such, using TCTR (cost-efficiency) as a strict interpretation of whether a programme is good, IRC would not be able to justify any CTP in the Sahel, which is incompatible with their humanitarian mission. Instead, the analysis can be used to tell IRC that in order to be efficient within the Sahel, they need to be especially focused on reaching many beneficiaries, possibly extending programmes that target the most vulnerable to include the slightly-less-vulnerable in order to take advantage of economies of scale. This example highlights the importance of accompanying any TCTR number generated with a narrative explaining how the context has influenced the TCTR value and its wider implications for programme efficiency.

4. The admin cost per household per month = $\frac{\text{non-transfer costs}}{\text{households served x programme months}}$

This metric is less sensitive to differences in purchasing power and is more of a measure of operational efficiency, showing how much it costs to reach one household with transfers for one month. For example, IRC found that programmes in the Sahel look uniformly less cost efficient than programmes in the Syria response region using the TCTR, but they actually had lower admin costs per household per month. The average admin cost per household per month is only $66 in the Sahel, compared to $74 in the Syria region.

For more information and detailed methodologies for measuring cost-efficiency of CTP see:

- IRC's cost-efficiency report for unconditional cash transfers.
- IRC's cost-analysis methodology.
- WFP OEV – Technical Note on Efficiency Analysis.

3.3.4 Technology considerations for CTP process monitoring

Table 4 provides a summary of key considerations when selecting technology to assist process monitoring. The findings apply to the following technology systems unless otherwise specified: Red Rose, Segovia, Last Mile Mobile Solutions, Mastercard Aid and Aid:Tech. More details about each of the issues and technology platforms highlighted in the table can be found in Appendix 5.

[21] Bailey, 2014.

ISSUE	TECHNOLOGY CONSIDERATIONS
Digital identity creation – relevant for beneficiary registration and verification	• The digital identity of a beneficiary is at the heart of the technology solutions for CTP, securely recording information to enable targeting and aid delivery for selected recipients. All systems reviewed (Red Rose, Segovia, Last Mile Mobile Solutions, Mastercard Aid and Aid:Tech) were fully customisable in this area. • Once the data to be collected has been decided, all platforms provide mobile apps for registering beneficiaries in the field that function both online and offline. • Red Rose, LMMS and Segovia provide tools for beneficiary targeting, selecting beneficiaries to be enrolled in each possible programme via any variety of inclusion criteria based on the collected data to meet chosen programme design. • For contexts where data connectivity is not available for the required geographical area, an offline mode is vital. For beneficiary registration or in-person direct distributions, the mobile app can cache the required data and make any additions or edits locally before syncing with the server when connectivity becomes available. This re-sync can be automatic, with the app monitoring the connectivity status of the device and beginning the process as soon as possible.
How the selection of transfer delivery mechanisms can influence project risk and risk monitoring	• Segovia and Red Rose have pre-existing relationships and integrations to a wide variety of payment channels and FSPs. This is a benefit of adopting their technology platforms as FSP set-up issues have been identified as a significant risk factor in CTP.[22] • Mobile money offers a high level of transparency for the payment process and top-ups can be performed remotely for a small transaction fee. Any mobile-based solution for beneficiaries must involve careful consideration of the beneficiaries' available phone charging facilities, connectivity, and training needs if beneficiaries are not previously aware of the service. • Cases of fraudulent registrations can be reduced by obtaining a fingerprint for each beneficiary (e.g. ACF using Red Rose in Nigeria). However, people living with disabilities may not be able to provide fingerprints, which can also be worn down as a result of intensive labour. In these cases, a proxy in the household – commonly a child or other family member – registers their fingerprint instead, but they must then be present at future transactions. Careful programme design and data analysis can also effectively prevent fraud as fingerprints are expensive, and can be logistically challenging for beneficiaries and programme staff.
PDM	• The CTP technology platforms reviewed enable integrated beneficiary follow-up surveys. This stores responses directly against beneficiaries within the system. This simplifies the initial data collection as the beneficiary demographic data required will already be in the system and can be found by scanning the beneficiary's project ID card. Having survey responses directly connected to the underlying beneficiary data also enables easier follow-up and monitoring mechanisms in the case of issues affecting a particular subset of the beneficiary population. • The platforms include tools for random sampling of the beneficiaries based on data already within the system. Surveys can generate default data dashboards and reports, with more advanced analysis possible by downloading the data sets and importing to a preferred business intelligence tool. • Surveys can include fields that register complaints/issues requiring further follow-up.

Table 4: Technology considerations to assist CTP process monitoring.

[22] Partnering for Success: E-Cash use in humanitarian programming, Vaidehi Krishnan.

4 OUTCOME MONITORING FOR CTP

Outcome monitoring focuses on the delivery of project outcomes and assesses changes (intended and unintended) brought about by the project. Assessing the extent of progress against outcomes allows for any necessary adjustments to be made; it is also essential for providing information for project evaluations.[23] As shown in Figure 1, for CTP projects:

- the **immediate outcome** is that beneficiaries are able to **spend the cash/voucher**
- the **medium-term outcome** is that households are able to **meet their basic needs/sector specific needs** (depending on what the transfers were designed to achieve).

Key resources for CTP outcome monitoring can be found in Appendix 1.

Challenges in outcome measurement. As emergency interventions, many CTPs (in common with other transfer modalities) are short-term (e.g. less than three months), limiting their longer-term impact at household level. In these circumstances, it is not realistic to measure the contribution of cash transfers/vouchers against achieving classic outcome indicators, e.g. crude mortality, wasting and other longer-term measurements.[24] Working with mobile populations, particularly refugees and displaced people, also poses monitoring challenges where there may be few contact points between the beneficiaries and those monitoring the programme. These kinds of programming timeframes and operating contexts may mean that it is unreasonable to expect comprehensive measurements of how CTP has contributed to changes in household coping capacity.[25] See part 5 for more information about monitoring use of coping strategies, well-being and ability to meet basic needs.

4.1 OUTCOME MONITORING ISSUES

As cash transfers and vouchers are not a standalone sector or objective, results monitoring should not differ significantly from projects using any other transfer modality. However, the use of cash/vouchers requires us to understand the differences and impacts the transfer has made to the recipient household and broader context within which the project is implemented.

Considerations that are specific to the case of MPGs are detailed in part 5.

The main CTP specific issues relevant to any type of cash or voucher transfer are outlined in Tables 5 and 6.

Tables 5 and 6 also use symbols to indicate which monitoring issues relate to project risks, context monitoring, gender, protection and equity. See the key for Table 1 for definitions of these symbols.

Beneficiary Data Protection Example: Oxfam partnered with an FSP in Greece to distribute e-cash through an American organisation (intermediary) who used online software to track expenditure. This meant the intermediary organisation had access to a large amount of data about project beneficiaries. Negotiations were required to ensure that monitoring and tracking of such data by the intermediary organisation did not breach Oxfam's beneficiary data protection policy.

[23] ACF, 2016.
[24] Based on recent correspondence with OFDA's Economic Recovery and Market Systems Technical Advisor.
[25] ibid.

FOCUS OF MONITORING		MONITORING ISSUES FOR IMMEDIATE OUTCOME
Beneficiary spends cash		Whether beneficiaries are able to access markets and spend cash/vouchers safely. Costs incurred by beneficiaries to travel to markets to spend cash. Travel time required to purchase required goods/services. Quality of goods/services purchased. Any technical issues with spending the cash/voucher (particularly for e-cash/e-voucher) – especially for vulnerable groups e.g. illiterate, innumerate, and/or those who are not familiar with technology. • Ease of spending the transfer (particularly for e-cash/e-voucher). 'Real' value of the transfer (i.e. the value of the transfer to recipients is reduced if they can purchase less with the transfer than intended owing to higher prices, or if in-kind goods are sold for more preferred items). AAP Beneficiary preference (regarding modality of aid delivery). • Expenditure patterns – which goods/services HHs prioritised to purchase and why these particular goods/services were chosen. • What people have spent money on that they otherwise wouldn't have without receiving the transfer. How decisions were made about what to spend the cash/vouchers on and whether this created any intra-household tensions. If all vouchers were used, or if some were resold. If there are any particular groups of people who did not use their vouchers and the reasons for this. Analysing resale of vouchers can give surprising insights into participants' needs, preferences and constraints – resale should not be 'punished' and any information on resale should be highly valued. AAP Availability, accessibility and effectiveness of complaint mechanisms. AAP Data protection and beneficiary privacy – sharing personal data of refugees, IDPs or other affected individuals or households with third parties, potentially putting them at risk of violence, detainment or discrimination.
Beneficiary spends cash		Capacity of markets to effectively absorb assistance/supply chain. • Competition/collusion (cash transfers typically do not face this issue since recipients can spend money at any trader). Monopolies, cartels or price fixing. The availability, price and quality of goods and services. How prices are changing and whether price changes are influenced by CTP. AAP Any technical issues with cash/voucher (particularly for e-cash/e-voucher). Vendor's ability to restock and store the relevant goods. Any costs experienced by vendors in participating in the project using vouchers. • Market vendors (relevant for projects using vouchers): their performance, ability to fulfil contractual agreements. • Travel time for traders involved in NGO organised voucher fairs. Inflation – price increases for staple items due to lack of supply to meet demand (cash transfers increase purchasing power and demand), causing harm to all affected people and other community members who use the market. Theft, looting extortion (of traders by other market actors / trade bodies)

FOCUS OF MONITORING		MONITORING ISSUES FOR IMMEDIATE OUTCOME
Beneficiary spends cash		• Ability of transfer recipients to access markets: • Restriction of movement on the way to markets (physical blockage to access goods and services by military or armed groups, ethnic/religious discrimination, etc.). • Illegal taxes and bribes on the way to the market, leading to limited or disrupted access to markets. • Risk that cash transfer feeds the status quo threats if not addressed in design, since people use part of the aid to pay the bribes/taxes (through negotiation, advocacy, etc.). • Personal security: is the use of cash increasing people's vulnerability and putting them at risk of harm? In addition to project beneficiaries and their household, this includes agency, partner and FSP staff, market actors and local authorities. • Lack of freedom of movement due to camp setting, confined or remote populations – beneficiaries will not be able to spend cash, or will be at risk if they do so. • Resurgence of conflict, new displacement (applicable to all programmatic stages). Community dynamics: Depending on existing community dynamics and how beneficiaries are selected, cash can worsen relations between recipient and non-recipient groups. • Increase in household disagreements over use of resources (cash or other). • Intimate partner violence and/or gender-based violence, particularly if women are the direct recipients of assistance and they do not typically control household resources; or if men are marginalized in aid delivery and/or in the wider economy. • Inequitable distribution of cash (in terms of expenditure) within the household. • Additional burdens on women or children e.g. opportunity costs of engaging in Cash for Work. • Cash used for illegal or harmful purposes (drugs, arms, armed groups, alcohol). • Theft, looting, extortion.

Table 5: Monitoring issues related to immediate-term CTP outcomes. [26]

[26] Informed by Cabot-Venton, C., Bailey S. and Pongracz, S. 2015; Gordon, 2015, Bailey 2014: DFID, 2011.

FOCUS OF MONITORING		MEDIUM-TERM OUTCOME MONITORING ISSUES
Beneficiary HH's ability to meet basic needs/ sector specific needs, and reduce use of negative coping strategies		Has the transfer been used as intended e.g. how has the CTP affected the ability of the beneficiary household to meet their basic needs/sector specific needs, and reduce the use of negative coping strategies – linked to choice and flexibility in cash transfers. The adequacy of the transfer value to meet the project objectives. • What has changed for the recipient household (both positive and negative) and how the CTP has contributed to this change. • Whether the cash transfer/voucher has changed the ability of people to access credit. • Whether (and how) the cash transfer/voucher has changed monthly income sources and levels. AAP Any technical issues with cash/voucher (particularly for e-cash/e-voucher). • How the CTP has affected household budgets, assets and decision making e.g. has the CTP freed up other resources to allow households to do other things that they otherwise wouldn't have been able to do? How has the CTP impacted household dynamics both positively and negatively? e.g. changes in ability of women, children or vulnerable HH members to make decisions; reinforced negative power dynamics; put children or women at risk of abuse. • Reasons behind any anti-social use, and/or insecurity or gender inequalities in decision-making. • Beneficiary perception of: choice, dignity and views on the modality itself (compared to transfer modalities they have received previously e.g. in-kind). Increase in household disagreements over use of resources (cash or other). AAP Availability, accessibility and effectiveness of complaint mechanisms. AAP Data protection and beneficiary privacy – sharing personal data of refugees, IDPs or other affected individuals or households with third parties, potentially putting them at risk of violence, detainment or discrimination.
Market changes influenced by beneficiary-driven demand		• What positive or negative effects have the cash transfers had on local markets, e.g. have there been rental price spikes that could trigger evictions? Any changes in pricing and/or availability of goods? Are any mitigating actions required? This refers to immediate (during implementation) effects rather than longer-term effects, which are the domain of evaluation. • Whether the use of cash is influencing local credit/debit markets.
Other factors that influence effectiveness		• Strength of inter-agency collaboration and coordination mechanisms, such as CWGs. • Linkages to social safety nets. • Extent to which CTP monitoring data was used to inform programmatic decision making. AAP Was a clear complaints and feedback structure put in place and was it used by beneficiaries?

Table 6: Monitoring issues related to medium-term CTP outcomes.[27]

[27] Informed by Cabot-Venton, C., Bailey S. and Pongracz, S. 2015; Gordon, 2015, Bailey 2014: DFID, 2011.

4.2 OUTCOME INDICATORS

Outcome indicators provide a simple and reliable means to measure achievement or reflect changes connected to the stated project outcomes. CTP-related outcome indicators should have been defined during logframe development. The choice of outcome indicators will depend on the objectives of the project and should reflect the monitoring issues (listed in Tables 5 and 6) that have been identified as important for the project context.

Tables 7, 8 and 9 contain an overview of common categories of CTP-specific outcome indicators found in existing CTP toolkits and guidelines, including indicators promoted/required by key donors[28] that focus on a) beneficiary households, b) market, and c) community/broader context levels respectively. Protection, gender and accountability (AAP) indicators have been highlighted. These tables can be used as a reference for teams to check the quality of existing logframe indicators or to assist logframe development. For example, project teams can use Tables 5 and 6 to identify the important issues to monitor in their project context, and Tables 7, 8 and 9 to see if existing indicators can be used to monitor these issues.

Indicator categories as opposed to specific indicators have been listed in Tables 7, 8 and 9 as the specific indicator will need to be contextualised for each project.

For example: Indicator category: HH expenditure and utilisation patterns

More specific indicators relating to this indicator category could be: Average proportion of income/transfer spent on xx or Average amount spent on xx per month but the details of these more specific indicators i.e. what the 'xx' actually is, will be dependent on the context and objectives of the CTP project.

Additionally, many of the indicator categories can become quantitative indicators by adding a target (# or %). See section 1.1 for more guidance about selecting project indicators.

COMMUNITY LEVEL/BROADER CONTEXT OUTCOME INDICATOR CATEGORIES	
INDICATOR CATEGORIES	**NOTES**
Community leaders and local authority representatives understand the project targeting criteria Changes in the security situation influencing target communities	Accountability indicator. Based on the need to understand if and how: • the CTP is affecting the security situation e.g. cash transfers are increasing the levels of tension and violence between households in the same community or between different communities • the security situation is affecting the CTP e.g. resurgence in conflict, new displacement affecting the appropriateness and ability to continue to use CTP if people cannot access the cash/vouchers and/or market.
Changes in traditional systems of community self-help	Understanding if and how the cash modality is affecting existing community self-help mechanisms, e.g. local coping strategies, including sharing of resources and assistance. Changes could be positive or negative. It's important to understand the impact these changes are having on both beneficiaries and non-beneficiaries.

Table 7: Community/broader context CTP outcome indicators.

[28] Indicator sources – ACF, CRS, Diakonie Katastrophenhilfe, DFID, DRC, ECHO, FFP, HPN, IFRC, Mercy Corp, OFDA, Oxfam, Save the Children, UNHCR.

HOUSEHOLD LEVEL OUTCOME INDICATOR CATEGORIES	
INDICATOR CATEGORIES	**NOTES**
Recipient HH's ability to spend the cash/vouchers	• Can be reported numerically, supported by qualitative data, e.g. % HHs having experienced spending problems, with an understanding of the type, range and commonality of these problems (problems can be related to time, distance, cost, protection and security issues, fraud, corruption, diversion, availability, price and quality of goods/services). Can be broken down into: time impacts, costs incurred, security/protection risks faced, availability, price and quality of goods/services, etc. • Time impacts incurred by beneficiaries include travel time to markets and wait times for preferred goods/services that are out of stock. It is important to collect qualitative data to understand what these time impacts were and how they impacted HHs, e.g. had to leave children unattended in order to travel to market, etc. Related to efficiency, effectiveness and appropriateness of the CTP modality. • Costs incurred by beneficiaries include loss of income due to time required to access markets, transport costs to and from market, cost of overnight stays near market areas. It is important to collect qualitative data to understand what these costs were and how they impacted HHs, e.g. loss of income outweighed the benefit of receiving cash/vouchers.
HH expenditure and utilisation patterns	Helps understand how the cash/voucher has been spent including: • what may have been given away as a form of social capital or as taxation (corruption) • ratio of purchases of essential and non-essential goods/services • purchasing goods from other HHs that were distributed as in-kind. It is important to understand why HHs chose particular goods/services and to track changes in expenditure and utilisation over time (after successive transfers) to enable before and after comparisons. Relies on recipient recall, which is subjective, therefore it is recommended that this data is triangulated with other data sources.
Proportion of HHs able to meet basic needs	Particularly relevant for MPGs. This indicator relies on recipient perception, which is subjective, so this indicator will need to be triangulated with data from other indicators, e.g. ability to meet MEB/sector-specific outcomes or quality of goods and services purchased and used.
Ability to meet MEB (for projects using MPGs)	Relevant for projects using MPGs. Comparing results for this indicator with HH's perceived ability to meet basic needs can give an indication of whether beneficiary priority needs align with priority needs defined by the MEB or that the transfer value was designed to meet. If the transfer value is equivalent to the minimum wage or value of social safety net transfers, this indicator can provide information about the sufficiency of these values to enable HHs to cover their basic needs.
Changes experienced by the recipient household that the cash assistance contributed to	Changes can be both positive and negative and include: • ability to meet basic needs • gender and power dynamics • perceptions of well-being, including security and protection • use of negative coping strategies • exposure to violence, fraud, extortion, other protection threats. Households could rate the changes from most to least important. N.B. basic needs perceived by beneficiaries may be different from basic needs defined by the implementing agency.
HH who report increase in violence (household or community) or household tensions due to receipt of cash transfer	

HOUSEHOLD LEVEL OUTCOME INDICATOR CATEGORIES	
INDICATOR CATEGORIES	**NOTES**
Changes in use of negative coping strategies	Particularly relevant for projects using MPGs. Requires a baseline understanding of negative coping strategies used by HHs in time of stress and non-stress. Such coping strategies may be highly context-specific and vary according to geographic location and season. Negative coping strategies are not limited to food security and livelihoods; they can also be related to health, sanitation and hygiene practices, nutrition, shelter, displacement, and children accessing education, amongst others.
HH purchasing goods and services that meet minimum quality standards	Goods include material goods, shelter/accommodation, land and livelihood inputs. Services include water and sanitation, health and education. The standards for the goods and services will be defined by the project outcomes, e.g. specific sectoral outcomes, which will be defined by Sphere and local quality standards. This data can be triangulated against what is available in the local markets and what goods and services HHs are choosing to purchase. Contributes to monitoring the quality of complementary services purchased by HH with unrestricted grants, including MPGs.
AAP Beneficiary satisfaction with the cash transfer modality	It is important to understand the reasons for their satisfaction or dis-satisfaction, e.g. timeliness of the transfer(s), appropriateness of the transfer and cash modality, ease of use, fraud risk, implementation time, enabled choice, flexibility, dignity. This may change over time.
AAP Beneficiary satisfaction with the project CFM	Ability to access and submit complaints and feedback via the CFM and receive a timely response.
Projected increase in number of months HH is able to meet all basic needs	This needs to be related to costs of living/MEB that should be included in the project baseline.
Changes in expenditure to debt ratio	Changes can be positive or negative and could be reported against minimum levels of change defined during project design/since the previous transfer.
Changes in income-expenditure gap	This is likely to relate to the MEB or equivalent calculations of household expenditure requirements to meet needs, as compared to existing income amounts. Interventions would have the aim of reducing or eliminating this gap, which may also be affected by changes in prices, and to sources and amounts of other income
% of the beneficiaries who report saving part of their income	This shows how households are making choices and if they are able to manage. It helps triangulate income and expenditure costs as well as changes in coping strategies.
% of households investing in productive assets by type	This shows how households are making choices and if they are able to manage. It helps triangulate income and expenditure costs as well as changes in coping strategies. However this indicator depends highly on how the transfer was designed.
AAP Beneficiary (and non-beneficiary) understanding of the process to redeem vouchers/ spend cash	AAP indicator.

Table 8: Household-level CTP outcome indicators.

MARKET-LEVEL OUTCOME INDICATOR CATEGORIES	
INDICATOR CATEGORIES	**NOTES**
Changes in availability, quality and price of commodities/goods/ services that are in demand by the project due to the cash injection (as opposed to normal seasonal fluctuations) Changes in the supply chains of commodities / goods/ services that are in demand by the project due to the cash injection (as opposed to normal seasonal fluctuations)	i.e. market price monitoring. Linked to calculation that helped determine the transfer value (e.g. MEB, minimum wage). Monitors and tracks changes over time of commodities/goods/services in demand (by the project): • availability • quality • price (including seasonal variations and price inflations). Required to see how the transfer value may need to change in relation to change in market situation (e.g. increase in price of essential goods). Changes can be reported against a baseline value, e.g. prices do not shift more than X%. Reasons for the changes need to be documented alongside numerical values of change. Monitoring blockages, barriers and delays to the supply of commodities/ goods/services in demand by the project. Important to monitor if these changes are likely to impact overall project costs, timeframe or ability to meet outcomes and objectives. Changes can be reported against a baseline value, e.g. average % change in supply of key commodities/goods/services against baseline value. Reasons for the changes need to be documented alongside numerical values of change.
Costs incurred by traders in order to participate in the programme	Particularly relevant for projects distributing vouchers that may be accompanied by voucher fairs. Costs include loss of income, transport costs, cost of overnight stays near market areas. The type, range and commonality of costs can be tracked. Costs can be reported as a range of values or an average value of total costs. It is important for cost figures to be accompanied by qualitative information explaining the impact these costs have had on the trader(s).
% market traders able to meet demand for key commodities / goods / services	Important to report the following information alongside the numerical %: • why traders were not able to meet demand • what factors enabled them successfully meet demand. This indicator is linked to monitoring changes in availability, quality and price and changes in supply chains.
Total # traders	Who sell commodities/goods/services in demand by the project. Monitoring increases or decreases in numbers of traders provides information about the level of competition in the market, which is linked to availability, quality and prices of key goods/services and their associated supply chains.
# market actors reporting markets being adversely affected by CTP	Necessary to understand what is causing the adverse changes, and how and why the market is being adversely affected.
# market traders involved in response who were engaged in pre-crisis CTP preparedness activities	Gives an indication of the relevance (scale, scope and focus) of market focused preparedness activities in supporting post-crisis response.
Changes experienced by market traders participating in the project.	Particularly relevant for projects using vouchers. Changes include direct changes related to commodities/goods/services in demand by project, and also unanticipated indirect changes. This can also include changes in ways of working. Changes can be positive or negative.
Volume of commodities/goods/ services provided through critical market traders	Commodities/goods/services in demand by the project. Compared to baseline data.
Changes in the local economy	If and how cash transfer has affected the local economy.

Table 9: Market-level outcome indicators.

4.3 DATA COLLECTION METHODS AND TOOLS FOR OUTCOME MONITORING

This section provides guidance and considerations for outcome monitoring methods and tools that are commonly used in for CTP monitoring. Table 10 provides an overview of these methods and tools. See section 1.4 for an overview of important points to consider for data collection methods and tools.

This guidance does not cover methods and tools monitoring the operational performance of FSPs. Guidance on this can be found here.

ACF's (2016) Matrix of Data Collection Methods and Tools (p107–115) is a useful resource to assist the selection of the most appropriate methods and tools for collecting project data, including data specific to CTP. It considers a larger number of tools than those highlighted in this guidance.

MONITORING METHOD/SUBJECT	DATA COLLECTION TOOLS					
	HH survey	Market survey	Observation using a checklist	FGD	Indices[29]	Risk log table
Income, expenditure and utilisation	✓			✓		
Coping strategies, well-being and resilience			✓		✓	
Market monitoring		✓	✓	✓		
Risk monitoring	✓			✓		✓

Table 10: Overview of CTP outcome monitoring data-collection methods and tools.[29]

4.3.1 Collecting income, expenditure and utilisation data

WHAT DATA TO COLLECT

CTP interventions aim to support household income and expenditure, whether targeted to a specific sector or to meet more general basic needs. Monitoring this necessarily will involve collecting data of the type, range and volume of household expenditure. However, understanding how CTP enables households to meet their sector specific or basic needs also requires understanding the **relationship between income and expenditure**, and how household-level income and expenditure decision-making changes. This includes understanding the following:

- **How income sources (including but not limited to the cash transfer) change during the project timeframe**. Changes in household income are likely to lead to changes in expenditure choices. Understanding income sources can provide an understanding of how households' ability to manage adjusts as their context changes.
- **Expenditure behaviour related to debts that households may have incurred**. Findings from evaluations show that it is common for households to use a proportion of unrestricted transfers to pay off debt. Paying off existing debts might be used to secure further loans in some cases. Levels of debt and the amount of income needed to service it may also influence other decision-making, for example around school attendance and work for children. Decision-making will be based on interrelated factors. Gathering data only on expenditure does not give the full picture. Understanding income sources can provide an understanding of how a household's ability to manage adjusts as its context changes.
- **Understanding if there are any one-time or seasonal costs at specific times in the year**, such as school fees, agricultural inputs and other essential investments in productive assets.

In the case of multi-purpose grants (MPGs) it is important to monitor how household expenditure and income has changed in relation to the Minimum Expenditure Basket (MEB). For definitions of MEB and more information on MPGs refer to part 5. If it is not feasible to include income and expenditure as part of PDM, then it may be useful to conduct outcome-level household surveys at time intervals that suit the project timeline.

[29] Might be defined as a tool to understand, for example, coping strategies, rather than a data collection tool itself.

Depending on the technology platform and payment channel chosen, near real-time data may be available on spending patterns of beneficiaries, shown in Table 11. This may also vary with the service-level agreement signed with FSPs.

	REAL-TIME DATA THAT THE PAYMENT CHANNEL CAN PROVIDE			
PAYMENT CHANNEL	**Confirm beneficiary receipt**	**View beneficiary balance/draw down rate**	**View expenditure item breakdown**	**Confirm beneficiary is purchaser**
Cash	Possible	No	No	No
Mobile money	Yes	No	No	No
Institutional credit card	Yes	Yes	No	No
Personal debit card	Yes	No	No	No
eVouchers	Yes	Yes	Yes	Possible

Table 11: Overview of the types of real-time data that different payment channels can provide.

Example from Iraq: The Red Rose platform was utilised by some organisations undertaking CTP in Iraq. The Red Rose platform had the ability to highlight which voucher recipients had not spent their voucher entitlement that month. This triggered a text message to be sent to these recipients reminding them that they still had vouchers to spend. This information was also passed on to specific implementing organisations who could undertake follow up monitoring with these households to check for any potential problems.

HOW TO COLLECT INCOME, EXPENDITURE AND UTILISATION DATA

Collecting income and expenditure data for cash transfers:

- **Transfer specific or overall expenditure.** There are broadly two ways to ask households to report on expenditure data: a) the use of the transfer specifically, or b) overall household expenditure in the respective recall period. Asking about the use of a cash transfer separately (i.e. how was this specific amount of money used?) can be challenging as it is likely to be part of several household income sources, which aren't necessarily distinguished from each other when thinking about expenditure. This approach may also provide a less complete or informative picture of household expenditure (and needs and priorities) overall if it prompts respondents to give only a partial account of their expenditure. As such, requesting overall household expenditure data may be advantageous both in terms of accuracy and the type of analysis it can provide. Overall expenditure data can be cross-referenced for analysis with income data, including indications of how significant the CTP is as a proportion of income. In all cases, it is important to ensure consistency in the type of data collected over the course of a project.
- **Numerical values (currency) and percentages.** Income and expenditure data can be collected and expressed both as a numerical value (currency, amount), or as a percentage (usually of and associated with a numerical value for total income/expenditure). Both numerical values and percentages might be collected in terms of a specific value (e.g. 50 USD, 20%), or a range (25–50 USD, 10–20%), depending on issues such as accuracy of recall. It is useful for expenditure data, even if they are approximate figures or ranges, to be represented as both absolute numerical values and percentages. For example, household expenditure on food is 50% (2,000 USD) of their total annual income of 4,000 USD, on education is 10% (400 USD), and on health care 5% (200 USD). Absolute numerical values are raw data, and percentages can be calculated from the analysis of the raw data. Collecting absolute numerical values enables income and expenditure to be compared directly as well as proportionally (as percentages) and allows for project adjustments to be made in actual figures. However, a concern is that expenditure figures do not in themselves reveal whether needs were met; hence these figures need to be followed up with additional qualitative questions.

Recent reports[30] have raised concerns about the usefulness of the income:expenditure ratio indicator. It has not been found to be sensitive enough. Income clearly changes in the short term, but how useful is this information? Furthermore, expenditures are difficult to track.

Expenditure Data Example. Monitoring data reveals that households are spending 70% of their cash transfer on food and this is equal to 50 USD per month. The next transfer is delivered during harvest season meaning the recipient households are able to reduce the amount of the transfer they spend on food as they have their own harvested food. The households choose to spend the cash they saved to buy new seeds for the next season. This example illustrates how important it is to understand and monitor the context as how the MEB gap changes will vary. A percentage figure does not allow calculation of the actual gap in MEB (refer to MPG toolkit for MEB and transfer value calculation), for this the actual value in money is required.

Using quantitative and qualitative data: There has been a tendency for household surveys to focus on expenditure data through quantitative and closed questions. However, as explained in section 3.3.1, the inclusion of qualitative questions is important to understand:

- **why** households have chosen to spend the cash transfer in the way that they have.
- **how** they have used the goods/services purchased.
- **what** difference the transfer(s) have made to their situation.

Such qualitative questions can be built into household surveys and/or can be the focus of FGDs that can be analysed in conjunction with household survey data. Methods used in the Household Economy Assessment approach. (HEA) could also be utilised. The HEA provides a methodology which uses FGDs with different wealth groups to get a better understanding of income that is not 'personalised' per household but representative of specific socio-economic groups within the community. These FGDs can give a more accurate idea of income than individual household-level surveys.

Tables 1, 5 and 6 can be used as a basis to define FGD topics and questions. Asking and recording the answers to qualitative questions requires specific skills. See part 2 for more details.

Expenditure data and outcomes. Aggregating income and expenditure data in quantitative terms against sector-specific outcomes can be challenging. Data collection tools to enable this, e.g. household surveys, can become long, dense and time consuming.[31] There are also challenges in terms of recall, accuracy, and potentially multiple income streams. A lighter touch approach could be to ask more general qualitative expenditure questions, such as:

- What did you buy with your cash transfer (or how did you spend your household income, including the cash transfer)?
- What were you able to procure with your cash transfer that you would not have been able to get without it?
- What needs were met with your cash transfer?
- What needs were not met?

Then during analysis of this data, the answers to these questions could be categorised against sector-specific outcomes.

WHEN TO COLLECT INCOME, EXPENDITURE AND UTILISATION DATA

The frequency of the collection of income, expenditure and utilisation information should be based on the timeframe of the intervention and the data needs, considering the project type (length, number and frequency of transfers), and beneficiary recall.

[30] Source: OFDA.

[31] Based on recent correspondence with OFDA's Economic Recovery and Market Systems Technical Advisor.

Given that some CTPs are relatively short-term, income, expenditure and utilisation data may be outcome-level information that is only gathered once as part of the project end-line or evaluation. However, for longer-term interventions (e.g. more than 6 months) it would be important to understand how transfer recipients' income and expenditure patterns change over time. This includes understanding how the transfers are being used, what changes this has contributed to in the household, and also if there have been changes in other income sources or humanitarian support, which is affecting their capacity to manage.

4.3.2 Market monitoring

This section focuses on market monitoring in relation to access and demand as they are intrinsically linked to the ability of transfer recipients to spend the distributed cash/vouchers for the intended CTP objective.

Regular monitoring of market prices, availability and quality of goods and services is one of the core monitoring exercises for CTP. It provides teams with an early indication of any problems in the market, signs of inflation, or supply or transportation problems. It also allows changes in availability and demand for goods/services from beneficiaries to be measured and tracked over time.

In summary market monitoring for CTPs is necessary to:[32]

- determine if the value and level of assistance that was designed through the initial market analysis is still adequate
- track whether the quality and availability of goods that target groups access through local markets is at least as good as at the beginning of the project
- contribute to continual assessments of the appropriateness of the CTP and delivery mechanism
- track whether the ongoing responses are causing harm to local markets (e.g. demand surpassing the available supply, increasing prices for non-beneficiaries, creating monopolies, causing inflation, etc.).
- use market monitoring data to contribute to assessing the CTP's wider multiplier effect on the local economy in the context of the wider project as part of project evaluation.

Market monitoring issues (i.e. what to monitor) have been incorporated into Tables 1, 5 and 6. Suggested market indicators have been incorporated into Table 2 and Table 9.

It is assumed that market information has been collected for the baseline (see section 1.4) on household access to markets, and the prices for the commodities/goods/services that the CTP will create demand for at the time of the project design phase. For example:

- if a CTP is specifically designed to support shelter, it would be important to monitor all costs related to materials, rent, and labour in relation to shelter
- in the case of an MPG covering basic needs, the commodities/goods/services that are defined in Minimum Expenditure Basket (MEB) would need to be monitored (see part 5 for more detail on MEB and MPG). This would typically include prices of food commodities, non-food items, shelter/rent/utilities, health care, education and so on.

[32] Adapted from MISMA p 25.

The types and numbers of marketplaces you monitor will depend on the size of the programme and whether it has been identified as high risk or low risk.[33] It is important to consider the following:

- Different commodities may have different source markets.
- In border areas, the nearest source market may be in the neighbouring country.
- When selecting the marketplaces from which to collect data, consider market integration and prioritise marketplaces that have been identified as the least well integrated in the market baseline.[34]
- When monitoring prices, price data on fuel or transportation, which can impact the overall price of goods, can also be considered.[35]
- It is important to standardise weight and measurements, to ensure you can actually compare the price of goods in the quantity that beneficiaries buy.
- If there is cross-border trade, then exchange rates need to be taken into account.

There may be a need to consider different markets beyond the commodity market, which is generally extensively monitored. It would make sense that the biggest expenses are monitored as a priority. This would differ per context, for example in some cases this would be food, while in others this would be rental costs. Refer to Table 13 for typical categories of expenditure.

Example illustrating which markets to monitor: When a CTP project has sub-objective to provide cash transfer support to meet rental costs, then data relating to the local housing market and how it changes over time is essential. The same applies to market costs related to accessing health or education services. The actual health and education services themselves may be free at point of use, but households may incur costs such as transport, fuel (for transport) of cost of childcare services (to avoid leaving children without care while the caregiver attends health facility) to be able to access the services.

It is common for governments to monitor prices of key market commodities/services. In most contexts, this data is available and updated regularly. Coordinated market monitoring may also be led by a cash working group/cash consortium or other coordination body as part of the broader humanitarian response. Implementing agencies need to check what market data is already available before collecting their own, and have a clear rationale for why they need to collect market-level data, what they will use this data for and how they will deal with market-related problems that their monitoring reveals. **It is not necessary to monitor all market prices, only those that are related to the CTP.**

Third-party market-monitoring services can also be considered for suitability. Services such as Premise Data can crowdsource market data, possibly reducing latency and costs for implementation teams. For more information on technology available to collect market-related data refer to section 4.3.3, which includes Market tracking – relevant for market monitoring.

PDM with market vendors may also be beneficial, particularly for projects distributing vouchers. The most common PDM tool used with vendors is the vendor survey. Similar to the household survey, the vendor survey typically collects two types of information: quality assurance/accountability data and performance monitoring data. To measure quality assurance and accountability, questions on the survey may be about wait times, effect on business, understanding of the redemption process, early identification of problems, etc.

Delivery mechanisms, such as e-voucher systems, that require participating vendors to use programme-provided technology in the checkout process can provide useful data for market monitoring in real time. This will vary by implementation, but data on prices and quantities purchased can be included in vendor reports.

CaLP's Minimum Standard for Market Analysis (MISMA) suggests that if total demand for a good or service increases by more than 25% in urban areas or 10% in rural areas when compared to pre-crisis demand, a Market Systems Analysis may be necessary. See Appendix 1 for more resources on this and market monitoring.

[33] How to identify market risks is covered in Step 2, Assessing the Risk (p 6).

[34] These marketplaces are likely to experience price increases before other marketplaces. If market integration information is not available, remoteness can be used as a proxy. Marketplaces that are more remote are assumed to be less integrated than those closer to major trading centres, and should be prioritised for monitoring.

[35] MercyCorps.

4.3.3 Cost-effectiveness considerations for CTP

Cost-effectiveness refers to the relative cost of achieving a desired outcome. **Cost-effectiveness analysis** calculates the cost per outcome that a project/programme achieves. It can therefore indicate how much it costs per unit of progress towards outcomes in the sectors that are the focus of the CTP project/programme (IRC, 2017). Current approaches to cost-effectiveness analysis include:[36]

- calculating cost per outcome[37]
- providing narrative analysis comparing the costs and benefits of different transfers (and not a specific calculation)[38]
- assigning values to different benefits (i.e. 'scoring') and then comparing the total score with the cost per beneficiary of different approaches[39]
- providing a general conclusion on cost-effectiveness that does not provide comparative analysis with other possible approaches.

Cost-effectiveness analysis can be complicated and technical and is only useful if it involves comparison of similar projects, for example using different delivery modalities. **Cost-effectiveness analysis is the domain of evaluation** rather than project monitoring and therefore is not covered in detail in this guidance. However, some project outcome indicators (see tables 7, 8 and 9) will contain data that can contribute towards the measurement of both effectiveness and cost-effectiveness. This reinforces the importance of accurate and systematic measurement of indicators during project implementation to ensure there is an adequate volume of quality data to contribute to measurements undertaken during project evaluations. For example, an evaluation of cash transfer programming in Somalia calculated the cost of a 50% improvement in the number of beneficiaries with borderline and/or acceptable food consumption scores. A similar approach could be applied to other quantifiable indicators (e.g. cost of per xx% improvement in Coping Strategies Index).

However, such measurements tend to leave out issues that are important elements of effectiveness and particularly pertinent to CTP, but that aren't easily quantified, such as flexibility and dignity. It is therefore important to keep in mind that **there is no 'gold standard' indicator of cost-effectiveness**. Rather, cost-effectiveness is a concept intended to ensure that neither cost nor outcomes are analysed in isolation (in monitoring or evaluation) since both issues must be considered when determining a course of action and then monitoring it. Agencies undertaking cost-effectiveness analysis should be explicit about the assumptions that they make and the limitations of the analysis.[40] For example, the assumption that if women are the primary recipients of cash transfers, spending on children in their households will increase.

Factors associated with cost-effectiveness are listed below. These factors can be related to project indicators.[41]

- Whether the design of the project/programme was fit for purpose; the timeliness and quality of implementation – this applies irrespective of transfer modality.
- The size of the transfer, the proportion of basic (or sector-specific) needs it was designed to cover, and whether this was achieved by transfer recipient households.
- Targeting accuracy (inclusion/exclusion).
- The delivery mechanism – for example, depending on the context, electronic transfers have generally been found to be more efficient, but this is not always the case.
- Investments in CTP preparedness to support an effective response.

[36] Bailey, 2014.
[37] For more information see Hidrobo et al., 2012; Schwab et al., 2013; Gilligan et al., 2013; Audsley et al., 2011; Hedlund et al., 2013.
[38] For more information see Aker, 2012.
[39] For more information see Kardan et al., 2010.
[40] Bailey and Harvey, 2011.
[41] ADE, 2016.

Cost-effectiveness analysis can be used to determine whether the optimal (most effective) type of transfer was used. When concluding whether the optimal type of transfer was used, it is important to find the balance between two issues:[42]

1. The need to be cost-effective in meeting objectives.
2. The need to assess any unexpected outcomes (outside the project objectives) that may significantly contribute, positively or negatively, to the overall effectiveness of the project, i.e. project objectives may leave out important issues related to people's lives that should be included when determining project effectiveness (including gender, risk, markets, livelihoods, dignity).

Because of this, it is advised that cost-effectiveness is not limited to a simple calculation and includes qualitative narrative analysis.[43] For an example of a narrative analysis that does not provide a 'calculation' on cost-effectiveness see Concern Worldwide's randomised study in the Democratic Republic of Congo comparing cash and vouchers.

Detailed guidance on cost-effectiveness analysis can be found in:

- **IRC's cost analysis methodology**. This can be applied to CTP and used to measure both cost-efficiency and cost-effectiveness (it should be noted that to date the latter has only been attempted in projects/programmes that have undertaken impact assessments).
- **WFP OEV – Technical Note on Efficiency Analysis**.

4.3.4. Technology considerations for CTP outcome monitoring

Table 12 provides a summary of key considerations when selecting technology to assist outcome monitoring. The findings apply to the following systems, unless otherwise specified: Red Rose, Segovia, Last Mile Mobile Solutions, Mastercard Aid and Aid:Tech.

More details about each of the issues and technology platforms highlighted in the table can be found in Appendix 5.

[42] Levine and Bailey, 2013.

[43] Levine and Bailey, 2013.

ISSUE	TECHNOLOGY CONSIDERATIONS
Visibility on how cash is spent	• Where the payment mechanism offers more than one way of accessing and spending cash, it is possible to collect data on these choices. ACF (in Nigeria) found that almost 100% of the currency assigned to beneficiaries was extracted as cash from the system, rather than used to purchase goods at participating vendors. Follow up activities have revealed that beneficiaries prefer to purchase goods at smaller, local vendors, such as market stalls, where prices are lower, increasing the impact of the cash transfers. • For contexts where data connectivity is not available in target locations, an offline mode is vital. When the selected payment channels require vendor connectivity, the process complexity increases, but solutions are available, e.g. Red Rose and Mastercard Aid's smart card systems, store beneficiary account data on the card's chip – this is read and updated by the vendor's mobile handset. If the beneficiary attempts to double spend at another vendor, the vendor's handset will read from the smart card and retrieve an up-to-date balance, preventing double spends.
Fraudulent transactions – relevant for risk monitoring	• Red Rose vouchers include a wide variety of anti-counterfeit mechanisms, including holograms, 2D barcodes and anti-scan channels. However, staff at participating vendors, already familiar with counterfeit cash distribution, will need training in the identification of genuine vouchers. • Cash cards/e-vouchers can be redeemed at participating vendors, using point of sale (POS) technology – usually by reading a barcode or NFC chip. The POS system can identify and prevent counterfeit attempts and this was successfully demonstrated in Lebanon with an Aid:Tech project, where 20 fraudulent cards were detected, but all failed at the POS. The card readers used by Mastercard Aid provide a trusted time feature. This allows cards to be pre-loaded with time-dependent top-ups that cannot be redeemed early. Transaction security mechanisms vary by payment channel and more control is available when payment channels restrict the included vendor network as this allows additional POS technology to be deployed and used for identity verification. The appropriate transaction security measures will vary by programme location and beneficiary experience. In Nigeria, ACF found that communities not previously exposed to payment cards needed significant training to be aware of PIN-handling best practices, and cases were reported of beneficiaries labelling the payment card with the PIN. • Unscrupulous vendors may be able to target vulnerable beneficiaries unfamiliar with the technology and confuse them into authorising transactions for goods they have not received. ACF in Nigeria has found that this is minimised by having a strong contractual relationship with vendors, who are incentivised to continue a positive profitable relationship with them, rather than risk being disqualified from the programmes.
Pricing restrictions	• For payment channels utilising bespoke POS technology, it is possible to restrict the prices that vendors can charge for certain products. For example, programme staff may set the maximum charge allowable for a staple such as a bag of flour. However, in practice, this system is unreliable as vendors may work around the charge restrictions by charging for more than the quantity provided to the beneficiary. Strong vendor relations and regular face-to-face monitoring activities have been found to be the most useful tools to prevent overcharging.

ISSUE	TECHNOLOGY CONSIDERATIONS
Market tracking – relevant for market monitoring	• When the payment channels use bespoke POS systems, the data obtained from the vendor network can be a useful addition for market tracking. Analysis can reveal price increases that may indicate weakening supply or a change in buying patterns indicating a product is no longer available. However, traditional market tracking is still required and many projects are using mobile data-collection tools such as ODK or Kobo (built on ODK) to facilitate this. Humanitarian Nomad (https://humanitarian-nomad.org) is a useful resource for selecting mobile data-collection tools if this approach is preferred. • The CTP platforms offer built-in survey tools to facilitate market monitoring, enabling direct recording against vendor network data and preventing dual data entry. Red Rose's system is compatible with ODK survey definitions and fully customisable. • Segovia has survey tools built into the system and also integrates with the Premise platform (www.premise.com). Premise crowdsources market price data that is then refined using machine intelligence. Areas of low data coverage are incentivised by payments, that can also be dispensed through the Segovia platform. This system can give very rapid access to market price data in a cost-effective manner and has been used successfully in the Ebola response as well as non-humanitarian responses.
Mapping	• The use of mobile devices for POS technology, beneficiary registration and market price surveys enables the collection of GPS locations for vendors and beneficiaries. If the type of response indicates that beneficiary locations are likely to be stable, then collected data can be analysed to reveal patterns of beneficiary movement that may indicate market functioning issues. If beneficiaries are regularly travelling long distances to make purchases, this can be identified and flagged within the platforms. • GPS data can also be downloaded for further analysis – Action Against Hunger are using ArcGIS (https://www.arcgis.com/features/index.html) in Nigeria. This provides additional functionality not yet available within Red Rose to view collection locations, although this is under development within the platform.
Beneficiary follow-up surveys	• See Table 4 (section 3.3.4).

Table 12: Technology considerations to assist CTP outcome monitoring.

5 MULTI-PURPOSE GRANT CONSIDERATIONS FOR CTP MONITORING

Key resources for MPG considerations can be found in Appendix 1.

5.1 UNDERSTANDING MPGS AND BASIC NEEDS

THIS SECTION SHOULD BE READ IN CONJUNCTION WITH SECTIONS 2.1 AND 3.1

Defining Multipurpose Cash Grants (MPGs): MPGs are unrestricted cash transfers designed to meet a set of basic and/or recovery needs. According to the Basic Needs and Response Analysis Toolkit,[44] the 'concept refers to the essential goods, utilities, services or resources required on a regular or seasonal basis by households for ensuring survival AND minimum living standards, without resorting to negative coping mechanisms or compromising their health, dignity and essential livelihood assets'. The CaLP Glossary defines basic needs as 'the items that people need to survive. This can include safe access to essential goods and services such as food, water, shelter, clothing, health care, sanitation, protection and education'.

Minimum Expenditure Baskets and MPG calculations: It is increasingly the case that MPG transfer amounts are calculated based on the content of a Minimum Expenditure Basket (MEB), using the gap between this MEB amount and household purchasing power. The objective of the MEB is to reflect the average amount that a household requires to meet its basic needs on a regular and/or seasonal basis.[45] Conceptual issues affecting MEB formulation can include: how to relate to national poverty line(s) and minimum wage levels; whether MEB size should be tailored to household size or specific needs; how to capture price variations within the country; and the use of thresholds for survival and/or minimum needs.[46]

There is to date no standard process by which MEB content is determined, although it should be a collaborative, cross-sectoral exercise rooted in the assessment and analysis of basic needs in the target context. Potential MEB categories include food, fuel for heating, fuel for cooking, water (may be part of utilities), shelter (rent and utilities), health, education, transport, clothes, communication, productive assets (livelihood inputs), loan repayment, protection related costs (legal and registration).

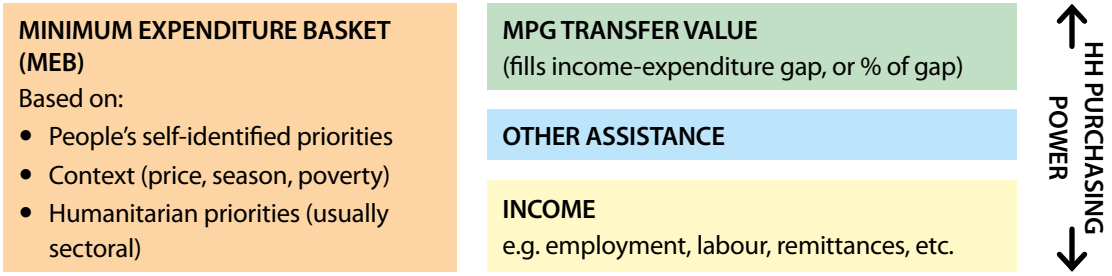


Figure 5: The MEB and MPG calculations

MPG monitoring examples

- In response to the Somalia famine, cash transfers (while not termed as MPGs at the time) were based on a minimum expenditure basket. Agencies collected expenditure data on food, clothing, savings, investments, and debt repayment.
- Outcome monitoring surveys used by the Lebanon Cash Consortium to monitor MPGs collected expenditure data on food, rent, health, NFIs, education, water, electricity, debt, transportation, residency permit and clothing.

[44] Basic Needs and Response Analysis Framework & Toolkit: Draft 2017.
[45] Diakonie Katastrophenhilfe, 2016.
[46] Juillard, H, Survival and Minimum Expenditure Basket Scoping Study, 2017.

Data collection – needs, expenditure and utilisation (consumption): It is important that monitoring activities and data collection methods and tools (see part 4 for more details) can identify if beneficiaries' self-identified priority needs align with the priority needs determined by the implementing agencies. This can be determined from expenditure and utilisation data. It is easy to make assumptions about beneficiary needs that do not reflect reality. As such, it is essential to have direct conversations with beneficiaries during the project design stage to ensure the project is built around actual rather than perceived needs. It is important to be realistic about the number of basic needs expenditure categories that could or should be included in household surveys for MPGs. This is to ensure the survey is appropriate given the resources available for monitoring, and avoid the process being burdensome on respondents. It is essential to work together with sector representatives to determine the priority categories. It is good to document this decision so that the rationale is clear and available for other team members and for project evaluations. When interagency MPGs are used, what to monitor should be agreed among the agencies, and data uploaded to a shared platform. To understand the household outcome level changes that MPGs have contributed to (often defined as the ability to meet basic needs), data collected to monitor the use of MPGs should be directly related to the calculation of the gap that the MPG is designed to cover. The level of detail needed will depend on the scale and timeframe of the project. For short-term projects (e.g. less than six months), this may not necessarily be included in the PDM. See MPG Toolkit for more information. Monitoring in this way facilitates reassessment of transfer size if needed. The MPG Toolkit defines that a change in prices/support available by +/-10% is a trigger to adjust the transfer value accordingly. However, information about the availability of other humanitarian assistance, a household's income and assumptions about coping capacity must also be considered in decisions made to adjust the transfer value.[47]

Indicators and data-collection methods and tools for projects using unrestricted cash transfers like MPGs need to be flexible and adapt according to trends revealed by monitoring data. As the example below illustrates, the nature of unrestricted cash also means that agencies should avoid being too prescriptive in defining what they think beneficiaries should have, and ensure this is reflected in how data-collection tools are formulated.

[47] UNHCR, 2015.

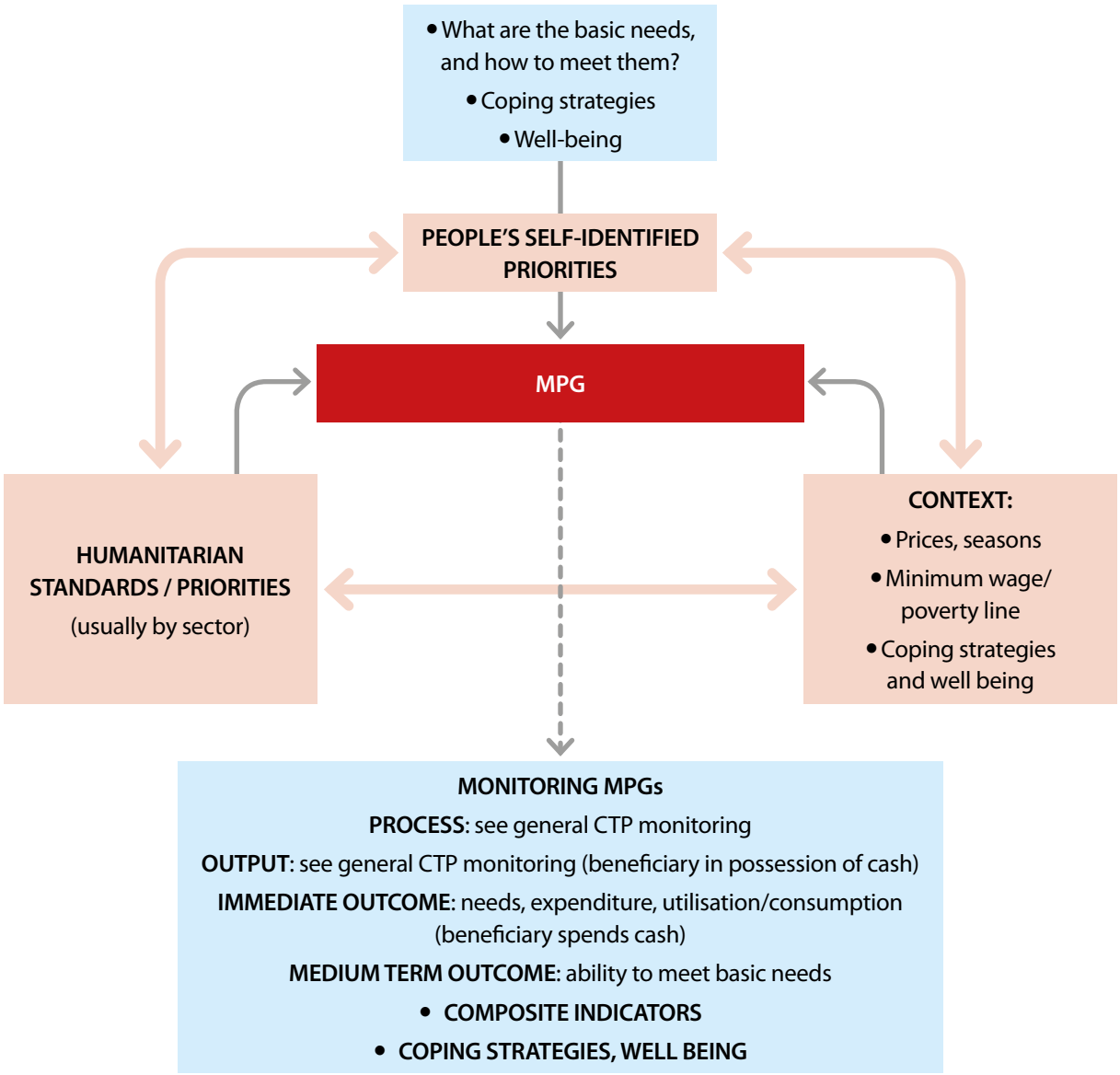


Figure 6: Factors in formulating MPGs and MPG monitoring
Source: Danish Refugee Council, 2017

Experience from the field: 'Non-food item (NFI) asset surveys have had mediocre results. The NFI list is always arbitrary. It is incongruous with the idea that cash allows beneficiaries to meet their own needs, as the implication is that the beneficiary should have purchased the items on the list. Finally, beneficiaries get irritated when going through the questionnaire, as it appears intrusive.'

See section 3.3, 4.3 and Appendix 4 for further guidance on data collection methods and tools. Additional resources for specific questions, ways to break down basic needs categories, formats and formulation of questions to include in MPG PDM can be found in MPG Toolkit: Appendix F and the sample Household questionnaire in Appendix 1. Additionally, Section IV of the Basic Needs and Response Analysis Toolkit[48] provides instructions, questions and tools to define, assess and rank basic needs with community members.

[48] Basic Needs and Response Analysis Framework & Toolkit: Draft 2017

5.2 OUTCOME MONITORING FOR PROJECTS USING MPG

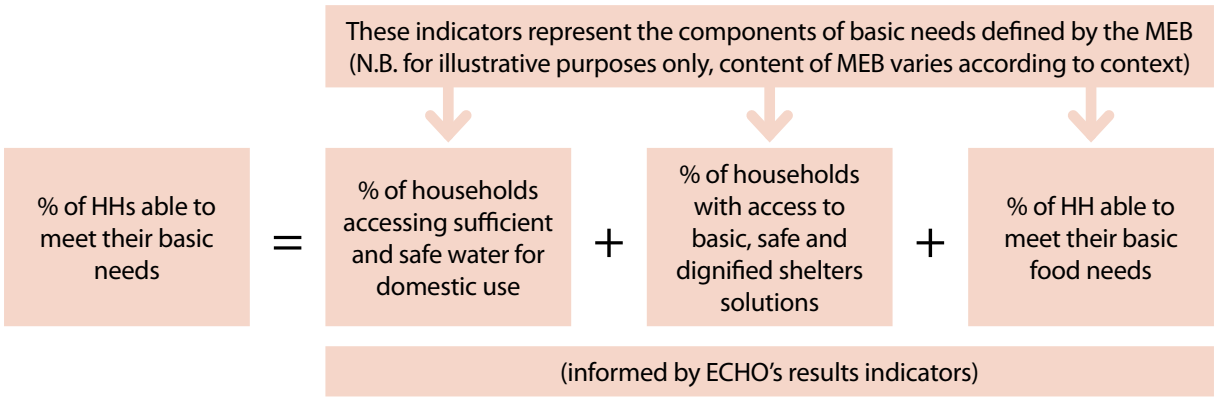
THIS SECTION SHOULD BE READ IN CONJUNCTION WITH SECTIONS 2.1, 2.2, 3.1 and 4.2

Considerations when selecting and formulating outcome indicators for MPGs: The design of any intervention, whether sector specific or multipurpose, should be based on assessed needs. Agencies should have a clear understanding of which outcomes they are looking to achieve in which sectors. This will determine the selection and formulation of appropriate indicators. A main difference in MPGs as compared to sector-specific interventions is that monitoring will include indicators relevant to multiple sectors the MPG is covering, as they correspond to beneficiaries' ability to meet basic needs. MPGs require that different sector experts work together to ensure that relevant and realistic indicators are included based on the needs the MPG aims to address in that context.

Broadly there are two approaches that might be used to formulate and measure outcome indicators for MPGs addressing basic needs. These are a) the use of **composite indicators** (involving the collation of multiple sector-specific indicators, which can then be used to inform data collection and analysis), and b) the use of **indices and scales e.g. coping strategies, well-being**, which are cross-sectoral in nature. These two approaches are not mutually exclusive – an intervention could potentially use both composite indicators and indices/scales, depending on priority needs and project design.

5.2.1 Composite Indicators

An example of a medium-term outcome indicator for projects using MPGs could be: '% of households able to meet basic needs'. The term basic needs can be defined by the MEB content that the transfer was designed to cover. Measurement of this medium-term outcome indicator may require the collation of data from multiple sector-specific output and/or immediate outcome indicators, with these selected to reflect the key sectoral needs to be addressed. Below is an example of how this type of composite indicator can be constituted:



This approach implies collecting data against each of the sector-specific indicators selected. Some level of cross-sectoral qualitative analysis would be required, however, involving an aggregation of the various results, and referencing these against an analysis of how households have prioritised their needs in practice, and other factors:

- The inherent flexibility of MPGs, which is, of course, intentional in their design, means that not all sector-specific indicators may be achieved as intended, depending on how households prioritise their needs and expenditure. This will also be related to how far the MPG covers the households' income-expenditure gap. Donors and implementing agencies should be conscious of this when selecting indicators and allow sufficient flexibility to accommodate it.

- It cannot be assumed that the MPG is the only enabling factor for households to achieve access to sector-specific needs. Other factors may be involved, including service provision and access, or issues relating to the legal/regulatory environment. For example, a shelter intervention may need to take account of land titles, residency or building permissions where supporting the construction of new shelters, but an MPG could only feasibly address the costs of building materials. This was the case in a refugee camp in Niger where refugees were reluctant to use more-permanent building materials to repair their shelters, as they had no guarantee that they would be able to stay on the land. It may be necessary, assuming resources are available, to combine the MPG with complementary programming to help address other factors to achieve intended outcomes. The most successful MPG projects to date have included explicit links to complementary programming (e.g. see Impact of Multipurpose Cash Assistance on Outcomes for Children in Lebanon, Impact Evaluation of Multipurpose Cash Assistance Programme).

5.2.2 Basic Needs, Coping Strategies And Well-Being

In humanitarian contexts, the ability of households to meet basic needs, changes in their use of coping mechanisms, and perceptions of well-being are interrelated. In the context of projects using MPGs, coping is defined as how households manage to meet their basic needs and how their use of coping strategies has changed to achieve this. For outcome monitoring related to MPGs to be useful, it is therefore important to have a baseline understanding of what target households' basic needs are. Linked to this is the need to understand beneficiary households' ability to cope with changes – either positively or negatively, i.e. how the use of coping strategies at household-level varies, what contribution the MPG made to these changes, and in turn how this this affected perceptions of well-being.

Indices and scales for resilience and well-being: To date, the use of indices that measure changes in overall well-being, resilience and the use of negative coping strategies, beyond those related to food security and livelihoods, have not been compiled. **These are complicated measurements that need to be adjusted to each specific context and triangulated accordingly**. Attempts to date to develop and use indices and scales that might provide a more holistic measure of household status include the following:

- An index developed by the UN FAO to measure resilience, which gives an overall quantitative 'resilience score' and includes questions on:
  - income and access to food
  - assets, such as land and livestock
  - social safety nets, such as food assistance and social security
  - access to basic services, such as water, health care, electricity, etc.
  - households' adaptive capacity, which is linked to education and diversity of income sources
  - the stability of all these factors over time.
- The World Bank is testing the Well-being Scale in Lebanon. It asks the following questions (this can be adjusted to local context). 'Thinking about your own life and personal circumstances, how satisfied are you with…':
  - your life as a whole?
  - your standard of living?
  - your health?
  - what you are achieving in life?
  - how safe you feel?
  - feeling part of your community?
  - your future security?

(MPG Toolkit)

Despite these efforts, there is currently no consensus on an index. The existing Coping Strategy Index (CSI) has been developed for food security, and while the strategies defined within it have some relevance for other basic needs as indications of overall coping capacity, it isn't broad enough to fully reflect these. Coping strategies associated with basic needs extend beyond those defined in the CSI and can include strategies related to health seeking behaviour, sanitation and hygiene practices, nutrition, shelter, displacement, protection and children accessing education. Monitoring changes in perceived well-being and use of negative coping strategies would require a baseline understanding of what constitutes well-being in times of non-stress, and common coping strategies used by households in both times of stress and non-stress. Definitions of well-being and coping strategies are context specific and vary according to geographic location, season and type of people. Within this it is essential to consider gender and equity and to ensure communities, not outsiders, define these notions.

WARNING: DEFINING AND MEASURING WELL-BEING

Definitions of well-being and expressions of well-being vary across and between cultures and potentially between households, which raises questions about aggregating data against well-being scales – with whom and at what scale is data being aggregated/compared? Without clarity about this, simple calculations of changes in well-being can be meaningless.

Well-being is subjective and can vary:

- spatially, i.e. depends where people live, their ability to access services, etc.
- temporally, i.e. feelings of well-being vary with time.

Both of these factors affect the sustainability of well-being, which can change and fluctuate very quickly, i.e. well-being is emplaced and embodied. The usefulness of using a well-being scale for monitoring purposes will be limited without taking these issues into consideration.

It is important not to impose external agendas and external definitions of well-being. Trying to fit people and households into the same mould of what they should think, feel and experience to achieve well-being is detrimental. However, this contextual relativism does need to be cross-checked with relevant humanitarian standards, including minimum protection standards.

People affected by crisis may prioritise things other than well-being as being important to them. We should not assume that what they have prioritised constitutes well-being.

COPING STRATEGIES AND THE COPING STRATEGY INDEX (CSI)

The Coping Strategy Index (CSI) is a food-security related index that tallies information based on the question 'What do you do when you don't have adequate food, and don't have the money to buy food?' From this question, a set of strategies that are common to different contexts are gathered and enable measurement of positive and negative changes in these food-specific coping strategies.[49] In addition to those strategies, which are common across contexts (the universal strategies), it is also possible to develop a more extensive, contextualised CSI, based on consultations with local people using the same question of what people do when they can't access sufficient food. This may also include severity ratings for the use of different coping strategies, as determined by local people. For more information on the CSI please refer to Maxwell & Caldwell (2008).

Coping strategies cannot be easily attributed to one sector, as they involve a weighing of priorities and decision-making across a range of needs. For example, a household may choose to increase income to buy food by taking a child out of school. This has an educational as well as food security impact. However, the strategy is detrimental to education, but benefits food security. Another common coping mechanism is to borrow money, which may be for any number of reasons depending on needs, for instance to buy more food, to pay for unexpected health care costs, or even to start up a new business. A key concern with the CSI is to be able to distil sector-specific information.

[49] Diakonie Katastrophenhilfe, (2016); Maxwell and Caldwell (2008).

Though the current CSI index is specific to food security, some of these strategies are relevant beyond food security and this index is being used by NGOs as a substitute for a more comprehensive index on coping capacity and capabilities in general. Given that food is often a substantial percentage of what households use a transfer for, this index can still have wider relevance in assessing coping capacities. For short-term distributions, this index is inadequate to capture the changes in coping strategies, as these measurements need to be made over time. In-depth economic behavioural analysis takes years to unpack and understand. It is unrealistic to expect a monitoring team to understand these for a programme that is designed for 1–6 months.

Below are some practical issues to consider when examining coping strategies. Understanding coping is a complex task. As is relevant with other parts of monitoring, it is important to determine what the monitoring priorities are for coping strategies depending on the type and length of the CTP.

ISSUES TO CONSIDER IN RELATION TO MONITORING COPING STRATEGIES:

Coping strategies need to be determined by target communities rather than determined from sector-specific lists. Communities need to determine/assess the levels of severity and frequency of different strategies and which groups of people are most affected by/using different strategies. Existing examples of coping strategies tools, and the guidance provided for contextualising the CSI (see Maxwell & Caldwell (2008)) could be used as a basis to work with communities to define and rank coping strategies and to determine which groups of people are most affected by each coping strategy.

- Coping strategies are likely to vary between different groups of people, e.g. men, women, girls, boys, the elderly, people with disabilities, etc.; and location, e.g. rural vs urban. This variance and the impact of different coping strategies needs to be understood and any survey adapted accordingly to minimise time wasted in collecting information about irrelevant coping strategies.
- Below is a list of common coping strategies that can be used as a starting point:
  - Accept high risk, dangerous or exploitative job
  - Ask for money from strangers (begging)
  - Borrow food or rely on meals from relatives, friends, strangers
  - Borrow money to pay for basic essentials (food, health care, shelter, etc.)
  - Buy food and/or essential items on credit
  - Change family composition (e.g. marriage or sending a member of the household to work far away)
  - Have household members under the age of 18 in full-time employment (35 hours a week)
  - Reduce essential non-food expenditure (for example health, education)
  - Reduce portion sizes of meals and numbers of meals per day
  - Rely on less expensive food
  - Restrict food consumption of adults to provide food to children
  - Sell belongings (jewellery, TV, etc.)
  - Sell productive assets (car, motorbike, bicycle, plough, sewing machine, livestock, productive land, house, etc.)
  - Spend savings on household's essential needs (food, shelter, health care, etc.)
  - Withdraw children from school.

- An important differentiation within coping strategies is to understand the level of severity of coping, which can be related to the potential short- and longer-term impacts, and what a strategy means to individuals and communities. Severity is to an extent a matter of perception, in that the same strategy (e.g. borrowing food) may have different implications in different contexts. A simple pair-wise ranking exercise,[50] as is done with CSI development (see Maxwell and Caldwell & Diakonie Katastrophenhilfe), can be used to understand the severity of coping strategies. With this list, it is important to identify the preventative strategies as well as the ones employed during the current crisis. For example, selling off livestock when they are still in good condition and when there are early signs of a drought, might be a preventative strategy, and not a feasible option at a later stage in the same crisis.
- It is also important to understand and define which coping strategies people consider to be positive and which negative, and why. This type of analysis can also be compared with protection standards (e.g. local perspectives on child labour, early marriage, etc.)
- The term 'coping strategies' may not be familiar to households. Questions need to be phrased to avoid confusion and the introduction of bias and to avoid beneficiaries telling enumerators what they think the enumerators want to hear rather than what is actually happening. Teams collecting and analysing data need to have a 'baseline' of coping strategies that are deemed negative according to international standards (e.g. Sphere) and adapt them to the realities of the local context.
- Measuring changes in coping strategies needs to apply a mixed method and multiple source approach. household surveys/interviews/FGDs rely on participant recall, which, as shown from collecting income and expenditure data, can be inaccurate. So, this data needs to be triangulated with sector specific technical monitoring e.g. testing the water households are using for coliform levels, verifying if children are attending school/being left unattended, etc.

NEXT STEPS IN UNDERSTANDING COPING STRATEGIES AS A MEASURE OF MEETING BASIC NEEDS

Coping strategies and capabilities are an important area to understand in relation to the impact of MPGs. However, trying to unpack coping per sector may be a somewhat artificial way to look at and understand how an MPG has supported recipients' coping capacity. This is not the way recipients would understand coping – for people, coping is not divided according to humanitarian technical sectors, it is a set of strategies that enable them to live. As monitoring is a challenge in itself, it does not seem useful at this stage to employ complex analytical systems for theoretical categories of coping where the resources and capacity are not present in the field, let alone the technical support needs. Developing a holistic measure of overall coping capacities will always be a challenge if it has to be viewed through a sectoral lens.

As noted above, there seems to be little or no documented experience of developing and using CSIs outside the food security sector. Providing effective guidance on this subject will require that this happens in practice, and is used as a basis for learning. In order to improve guidance for practitioners, it is therefore encouraged to experiment with methodologies and share them in the wider community of practice so that a simple yet effective method to understand coping in the context of CTP can be developed. It is essential to do this in a participatory field-centric manner. As this is a 'living' document, the relevant sections will be updated with new field based experience.

[50] Pairwise Ranking or Preference Ranking is a tool to set priorities between different options available. In Pairwise Ranking, each individual item is compared directly against the others to identify a ranking from highest (best) to lowest (least).

6 ANALYSING AND USING CTP MONITORING DATA

This section details good practice guidance in relation to analysing and utilising CTP monitoring data. Key resources for CTP process monitoring can be found in Appendix 1.

6.1 ANALYSING CTP DATA

It is not possible to state which exact methods for analysing CTP monitoring data should be used as this will vary between contexts and depends on the purpose of the data analysis, i.e. what you are trying to find out and what the data will be used for. However, steps to ensure effective analysis of process and outcome monitoring data can be found in Table 13. Additionally, consider the following:

1. **Frequency of data analysis.** For process monitoring this depends on the number and frequency of transfers. Process monitoring data must be analysed in time to enable any required changes to be made to the project before the next transfer takes place. For outcome monitoring, this depends on the length of the project and the timescale in which outcome level changes were anticipated to occur (identified during project design). For example, household surveys could be conducted monthly, every three months or every six months. Data analysis from these surveys should be conducted as soon as possible after data collection has occurred.
2. **Multi-sectoral project teams should analyse CTP monitoring results together** to identify trends that are meaningful to more than one sector and jointly discuss common challenges and solutions. Multi-sectoral teams should consider each sector's unique perspectives and capabilities when deciding on follow-up actions.[51] This is particularly relevant for projects using MPGs.
3. **Analysing efficiency**. When analysing the efficiency of CTPs, it is important to consider the cost of delivery (see section 3.3.3) within the context of the speed of delivery. A project using cash transfers will not be very efficient if the Total Cost to Transfer Ratio (TCTR) is low, but the transfers took a long time to deliver, making the use of cash transfers untimely. Such analysis requires the monitoring system to be able to differentiate between the timeliness and efficiency of the whole response (of which the delivery of cash transfers may be only one of multiple activities) and the timeliness and efficiency of the cash component. This should be possible if CTP specific indicators have been built into the M&E/MEAL framework from the outset, as explained in part 3.
4. **Highlight any differences between findings related to beneficiary satisfaction and findings related to the quality of goods and services purchased and used by households**. This contributes towards measuring the overall effectiveness of the project. This is important when analysing the effectiveness of the use of cash transfers. Ways to balance/weigh the importance of meeting quality standards/criteria with the importance of beneficiary satisfaction should be decided and reflected in monitoring reports. This is particularly important for projects using MPGs where recipients are free to purchase the goods and services they prefer, over which the implementing agency has little/no control. For example, finding and reporting the balance between:
    - beneficiaries reporting high levels of satisfaction with the cash transfer, but the shelter materials that they have been purchased having been found to be of poor quality, or the materials having been used incorrectly leading to poor quality repairs
    - mothers targeted by a project using cash with the specific aim of improving infant nutritional status reporting feelings of increased empowerment regarding cash-related decision-making within the household. But specific nutrition monitoring shows no/minimal improvement in the nutritional status of infants in those households.

[51] ACF, 2016.

STEPS TO HELP ENSURE EFFECTIVE ANALYSIS OF CTP DATA	
STEP 1: SCRUTINISE, COMPARE AND COLLATE DATA FROM THE DIFFERENT DATA SETS	
Process monitoring data sets include: PDM Survey, PDM FGDs, on-site monitoring, information received via the project CFM, the risk log table (and other data sets where relevant).	Outcome monitoring data sets include: HH surveys, FGDs, market surveys, observation, government data on market prices, risk log table.
Is the data from the different tools saying the same or different things? What could be the reasons for these differences? How common are any differences?	
Process Monitoring Example: Household surveys (answered by both men and women) report that there were no problems with receiving the cash/vouchers, BUT data from female only FGDs shows that women felt unsafe accessing the cash/vouchers AND on-site monitoring showed long queues and hence wait times at ATMs for people to access their cash. What is the reason for these different accounts? What can be done to address the issues raised during the FGDs and on-site monitoring?	Outcome Monitoring Example: PDM survey data shows which commodities/items households have bought at local markets and the HHs' opinions on whether prices for these commodities/items have changed (since the last distribution). This data can be compared to market level data (survey and observation) about prices, volumes and types of sales. Market level data can then be compared to data focusing on supply chain issues (which may come from secondary data collected by the government) to help explain any reasons for variations in price, e.g. problems with supply chains may mean supply is not able to meet demand, resulting in increasing of prices.
Are there any trends across data sets that are common to particular groups of people? This will help identify trends, problems and issues regarding how different groups of people have experienced, perceived and been impacted by CTP. Disaggregating data in this way can also help project teams identify the worst-off groups intended to benefit from the cash transfer (defined geographically or by the nature of the inequity, such as gender or ethnicity) and use the monitoring framework to assess their level of access to cash/vouchers.	
Process Monitoring Example: women reported feeling unsafe accessing cash/vouchers; illiterate men and women having difficulty using mobile phone to access cash/ vouchers. This data can be compared with data from FSPs regarding distribution.	Outcome Monitoring Example: Data held by FSPs regarding how much cash has been withdrawn or how much of the voucher entitlement has been spent can be compared to HH survey data on expenditure to identify any HH that is not withdrawing their full amount of cash/voucher entitlement. This can prompt specific follow up monitoring to ascertain the reasons why.
What are the main similarities and trends from the different data sets? Are there any surprising findings (both positive and negative) and unanticipated challenges being reported? How can these challenges be addressed?	
Process Monitoring Example: Some elderly people did not receive/understand information about when, how and where distributions would take place and thus did not receive the cash/vouchers they were entitled to. Before the next distribution, methods to share project information need to be revised based on recommendations from those affected to ensure they receive this information going forward.	Outcome Monitoring Example: HHs report not being able to meet their basic food and water needs because their rent has increased, meaning a larger proportion of the cash needs to be spent on rent than anticipated. This data can be compared to rental market data that captures the fluctuations in average rental costs. This may mean the size of the transfer needs to be adjusted and/or complementary activities focusing on supporting HHs to meet rental costs need to be implemented, along with advocating with the government and landlords regarding rent control.
Have there been any changes in project-related risks that will affect the ability to use CTP? Are the mitigation measures working? Are beneficiaries and non-beneficiaries reporting risks that are different from those identified by the project team? How can these new risks be mitigated?	
↓	
STEP 2: Use the results of Step 1 to report against project indicators • How significant is the difference in indicator values between the baseline and latest monitoring data? Is the difference statistically significant (depends on sampling approach)? • Is the information showing what was expected (meeting milestones/targets?) If not, why not?	

Table 13: Steps to ensure good quality analysis of CTP data (informed by ACF, 2016).

6.2 VALIDATING CTP DATA AND CLOSING THE FEEDBACK LOOP

For the purposes of data quality control and accountability it is important to validate the results of CTP monitoring data that has been analysed with representatives from the geographical areas/communities in which the data was collected. This closes the feedback loop, making monitoring and accountability processes, including evidence-based decision-making, more effective (see Figure 5). One way to achieve validation and closing of the feedback loop is to routinely present a short overview of the results of CTP data analysis at community/camp meetings, followed by a discussion.

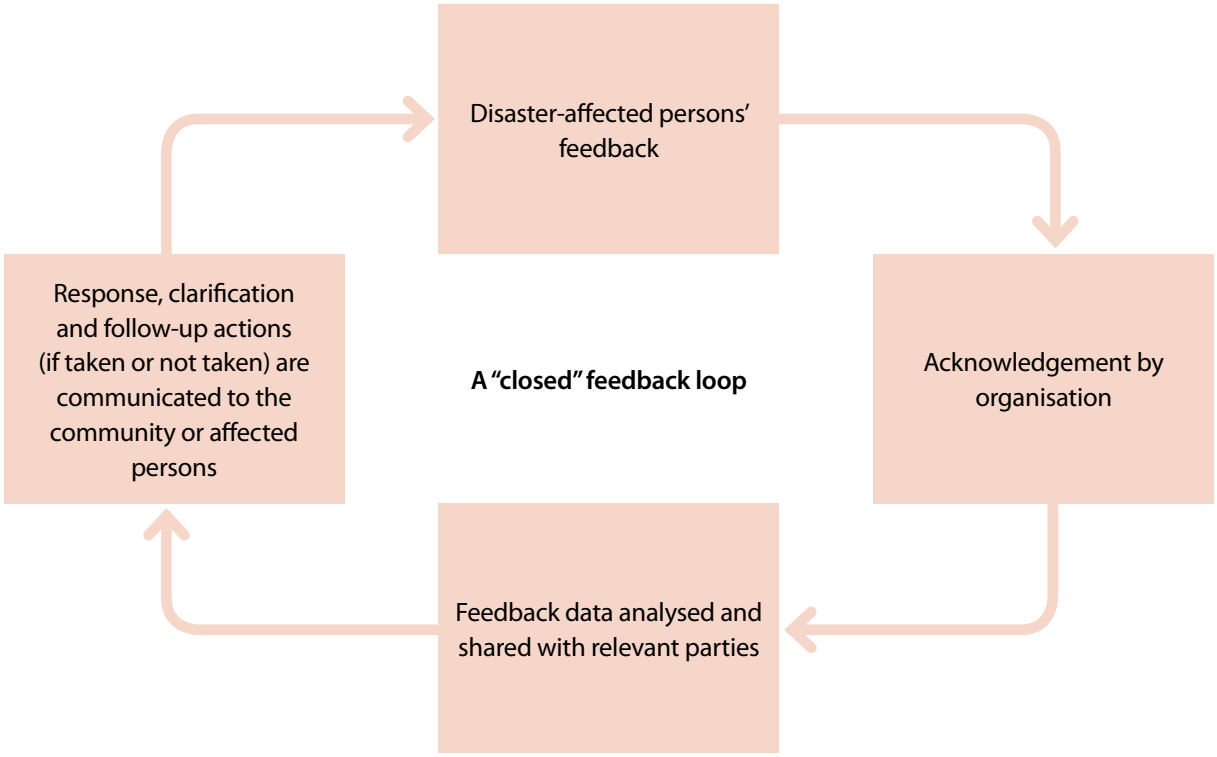


Figure 7: Closing the loop: effective feedback mechanisms in humanitarian contexts (ALNAP, 2014).

When evaluating the technology landscape for supporting a CTP project, planning for data analysis, visualisation and closing the feedback loop should be important considerations. Visualising data on maps, grouping across a range of demographic categories, and the ability to link back from a range of data sources to beneficiaries needing follow-up support, are all key requirements to consider.

For more information on beneficiary communication and accountability see Appendix 3 and IFRC's Cash Toolkit Section M4_2 BCA.

6.3 USING CTP DATA

As is the case with any humanitarian aid, agencies using cash transfers as a tool to deliver humanitarian aid have a responsibility to use monitoring and accountability data in a timely manner to inform evidence based decision making at different levels, including the following:

- Immediate changes that may need to be made to the project(s) using cash/vouchers during project implementation. For example:
  - Changes to the project design including the transfer value, frequency of transfers, delivery mechanism, ways for affected populations to access information about the project and the project CFM
  - Any adjustments to the monitoring approach (including data collection tools and data analysis techniques) to ensure the most important information is being collected and used to inform project decision-making.
- Assessing the mid- and longer-term appropriateness of the transfer and cash modalities. In chronic contexts and longer-term interventions, response analysis should not be framed only as a one-time exercise at the outset, but something to be cross-checked through monitoring. Decisions regarding the appropriateness of the modality should be informed by weighing up the positive impact of CTP, in light of the continued humanitarian needs, with the possible negative impact of doing more harm by cash e.g. by fuelling negative power relations/protection concerns, creating dependency. Such decisions should also be discussed and taken with donors.[52]
- Sharing CTP-related findings systematically with key stakeholders, including targeted and non-targeted communities; coordination bodies, including clusters; working groups and relevant authorities. Sharing of data should not be limited to cash-focused coordination mechanisms. If important CTP findings related to specific sectors are found, these findings should be shared with relevant coordination bodies of those sectors, e.g. clusters.
- The design of project evaluations. CTP specific monitoring data can be used to help identify the focus and scope of project evaluations. Monitoring data can also be used to assist assessment of some evaluation criteria.

[52] Cash Consortium for South Central Somalia Approach to Risk Mitigation.

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APPENDIX 1
KEY RESOURCES

PART 1: MONITORING, EVALUATION AND ACCOUNTABILITY FUNDAMENTALS			
TOPIC	**TITLE**	**PUBLISHER & DATE**	**LINK**
AAP	AAP task team pages on accountability	IASC Task Team on AAP/ PSEA	https://interagencystandingcommittee.org/accountability-affected-populations-including-protection-sexual-exploitation-and-abuse
	Core Humanitarian Standard Guidance notes and indicators	CHS Alliance, Group URD and the Sphere Project, 2014	https://corehumanitarianstandard.org/resources/chs-guidance-notes-and-indicators
	Operational Guidance and Toolkit for Multipurpose Cash Grants	UNHCR, 2015	www.cashlearning.org/mpg-toolkit/?utm_content=buffere6b2d&utm_medium=social&utm_source=twitter.com&utm_campaign=buffer p 51–54
M&E	IFRC Project/ programme monitoring and evaluation (M&E) guide	IFRC, 2011	www.ifrc.org/Global/Publications/monitoring/IFRC-ME-Guide-8-2011.pdf
	Sphere M&E companion guide	The Sphere Project	www.sphereproject.org/news/sphere-for-monitoring-and-evaluation/
Prog. Cycle Mgmt	IASC Reference Module for the implementation of the humanitarian programme cycle	Inter-Agency Standing Committee, 2015	https://interagencystandingcommittee.org/system/files/hpc_reference_module_2015_final_.pdf
Protection and CTP	Guide for Protection in Cash Based Initiatives	UNHCR, 2015	www.cashlearning.org/resources/library/800-guide-for-protection-in-cash-based-interventions

PART 2: SKILLS AND CAPACITIES FOR CTP MONITORING			
TOPIC	**TITLE**	**PUBLISHER & DATE**	**LINK**
Competencies	CaLP Competency Framework	CaLP	www.cashlearning.org/downloads/calp-ctp-competency.pdf Particularly competencies 1.3, 3.5, 5.2, 6.1, 6.2, 7.1, 7.2

PARTS 3 & 4: MONITORING (applicable to both process and outcome monitoring)			
TOPIC	**TITLE**	**PUBLISHER & DATE**	**LINK**
Data-collection methods and tools	ACF, Multi-sectoral M&E: practical guide for fieldworkers	ACF, 2016	www.actionagainsthunger.org/publication/2016/08/multi-sectoral-monitoring-evaluation p 107–115
Gender and equity disaggregated data	Gender-age marker toolkit	ECHO, 2013	http://ec.europa.eu/echo/files/policies/sectoral/gender_age_marker_toolkit.pdf
	DFID's guide to disaggregating programme data by disability	DFID	www.gov.uk/government/uploads/system/uploads/attachment_data/file/530605/DFID_s_guide_to_disaggregating_programme_data_by_disability.pdf
Multi-Purpose Grants	Operational guidance and toolkit for multi-purpose cash grants	UNHCR, 2015	www.cashlearning.org/mpg-toolkit/?utm_content=buffere6b2d&utm_medium=social&utm_source=twitter.com&utm_campaign=buffer
Monitoring Multi-Purpose Grants	Cash transfer programming technical note: Outcome-indicator operationalisation Multi-Purpose Cash Grants	Diakonie Katastrophenhilfe, 2016	https://shop.diakonie-katastrophenhilfe.de/publikationen/Englische-Publikationen/Cash-Transfer-Programming.html
Participation in CTP and monitoring	Voices and views of beneficiaries on unconditional cash transfers	CaLP, 2015	www.cashlearning.org/resources/library/756-voices-and-views-of-beneficiaries-on-unconditional-cash-transfers---democratic-republic-of-congo-nepal-and-the-philippines
	ACF, Multi-Sectoral M&E: A practical guide for fieldworkers	ACF, 2016	www.actionagainsthunger.org/publication/2016/08/multi-sectoral-monitoring-evaluation Section 1.4.1–2, pp 27–28, 81, 105–106.
Protection monitoring	Guide for Protection in Cash-based Interventions	UNHCR, 2015	www.cashlearning.org/resources/library/800-guide-for-protection-in-cash-based-interventions

Remote monitoring and monitoring in insecure environments	Cash Transfers in Remote Emergency Programming	The Remote Cash Project, 2016	http://cash.nrc.no/uploads/4/1/3/9/41393987/remote_cash_project_guidance_final.pdf pp 12, 18, 29, 32–34
	ACF, Multi-Sectoral M&E: A practical guide for fieldworkers	ACF, 2016	www.actionagainsthunger.org/publication/2016/08/multi-sectoral-monitoring-evaluation p 49
	Breaking the Hourglass: Partnerships in Remote Management Settings—The Cases of Syria and Iraqi Kurdistan	Feinstein International Centre, 2015	http://fic.tufts.edu/assets/Breaking-the-Hourglass_Syria_Iraqi-Kurdistan.pdf
	Eyes and Ears on the Ground: Monitoring Aid in Insecure Environments	SAVE, 2016	http://reliefweb.int/report/world/eyes-and-ears-ground-monitoring-aid-insecure-environments
	Listening to communities in insecure environments: Lessons from community feedback mechanisms in Afghanistan, Somalia, and Syria	SAVE, 2016	http://reliefweb.int/report/world/listening-communities-insecure-environments-lessons-community-feedback-mechanisms
	The Use of Third-Party Monitoring in Insecure Contexts	SAVE, 2016	www.alnap.org/node/25482.aspx
Risk monitoring	Risk and humanitarian cash transfer programming	ODI, 2015	www.cashlearning.org/downloads/risk-and-humanitarian-cash-transfer-programming-odi.pdf
	Cash Consortium for South/Central Somalia Combined Risk Analysis	Somalia Cash Consortium, 2012	www.cashlearning.org/downloads/1209-updated-Somalia-Cash-Consortium-Combined-Risk-Mitigation-draft.pdf
	Cash Transfers in Remote Emergency Programming	The Remote Cash Project, 2016	http://cash.nrc.no/uploads/4/1/3/9/41393987/remote_cash_project_guidance_final.pdf Risk Matrix
	IFRC Project/programme monitoring and evaluation (M&E) guide	IFRC, 2011	www.ifrc.org/Global/Publications/monitoring/IFRC-ME-Guide-8-2011.pdf Risk Log Table – Annex 17, p 113
	Guide for Protection in Cash-based Initiatives	UNHCR, 2015	www.cashlearning.org/resources/library/800-guide-for-protection-in-cash-based-interventions
Sampling approaches	ACF, Multi-Sectoral M&E: Practical Guide for Fieldworkers	ACF, 2016	www.actionagainsthunger.org/publication/2016/08/multi-sectoral-monitoring-evaluation p149–150
	Survey sample calculator template	IFRC, 2015	Module 5, Tool M5_1_1_5 http://rcmcash.org/toolkit/

Technology for CTP monitoring	Use of technology to support implementation and Monitoring and Accountability for CTP – A Review	Stewart, Jordan, 2017	Appendix 5
	Technologies for Monitoring in Insecure Environments – Toolkit	SAVE, 2016	www.alnap.org/node/25483.aspx
Urban cash responses	Cash transfer programming in urban emergencies A toolkit for practitioners	CaLP, 2011	www.cashlearning.org/downloads/resources/calp/CaLP_Urban_Toolkit_web.pdf Topic 6 p 53

PART 3: PROCESS MONITORING FOR CTP MONITORING			
TOPIC	**TITLE**	**PUBLISHER & DATE**	**LINK**
Efficiency, cost analysis TCTR, Value for Money	Guidance on measuring and maximising value for money in social transfer programmes –second edition	DFID, 2013	www.gov.uk/government/uploads/system/uploads/attachment_data/file/204382/Guidance-value-for-money-social-transfers-25Mar2013.pdf
	Evaluation of the Use of Different Transfer Modalities in ECHO Humanitarian Aid Actions 2011–2014.	ADE, 2016	http://documents.wfp.org/stellent/groups/public/documents/op_reports/wfp278446.pdf
	Value for money of cash transfers in emergencies	Cabot Venton C, Bailey S, Pongracz S, 2015	www.cashlearning.org/downloads/summary-vfm-cash-in-emergencies-report-final.pdf
	Cost Efficiency Analysis: Unconditional Cash Transfer programs	IRC, 2017	www.rescue.org/sites/default/files/document/954/20151113cashcefficreportfinal.pdf
	Cost Analysis Methodology at the IRC	IRC, 2017	www.rescue.org/sites/default/files/document/963/guidancenote1-metholology.pdf
	WFP OEV – Technical Note on Efficiency Analysis	WFP-OEV, 2013	http://mokoro.co.uk/wp-content/uploads/WFP_EfficiencyTechNote-v9.pdf
On-site monitoring	MSTK 11a – On-site & Post Distribution Monitoring Examples	ACF	In Key Resources Folder – document #1
	IFRC Encashment monitoring tools	IFRC, 2015	M5_2_2 Encashment monitoring http://rcmcash.org/toolkit/

PDM examples	IFRC Post Distribution Monitoring tools	IFRC, 2015	M5_2_3 Post distribution monitoring For Vouchers – Section 3 Voucher Tools Monitoring http://rcmcash.org/toolkit/
	The Somalia Cash Consortium		www.cashlearning.org/downloads/monthly-cash-post-distribution-monitoring-form.pdf www.cashlearning.org/downloads/monthly-voucher-post-distribution-monitoring-form.pdf
	MSTK 11a – On-site & Post Distribution Monitoring Examples	ACF	In Key Resources Folder – document #1
	PDM_Cash	ACF	In Key Resources Folder – document #2
	Operational Guidance and Toolkit for Multipurpose Cash Grants	UNHCR, 2015	www.cashlearning.org/mpg-toolkit/?utm_content=buffere6b2d&utm_medium=social&utm_source=twitter.com&utm_campaign=buffer Appendix F
	MercyCorps: The Voucher and Fair Implementation Guide	MercyCorps	www.mercycorps.org.uk/research-resources/voucher-and-fair-implementation-guide particularly annexes 12, 28 and 29
	MercyCorps E-transfer Implementation Guide	MercyCorps	www.mercycorps.org.uk/sites/default/files/E-TransferGuideAllAnnexes.pdf Annex 12
	Voucher PDM Checklist	DRC	In Key Resources folder – document #3

PART 4: OUTCOME MONITORING FOR CTP			
TOPIC	**TITLE**	**PUBLISHER & DATE**	**LINK**
Income, expenditure & utilisation data	The Household Economy Approach: A guide for programme planners and policy-makers	SCUK, 2008	www.savethechildren.org.uk/sites/default/files/images/HEA_Guide.pdf
Market monitoring	IFRC Market Monitoring tools	IFRC, 2015	M5_3 Market Monitoring http://rcmcash.org/toolkit/
	Minimum Standards for Market Analysis (MISMA)	CaLP, 2017	www.cashlearning.org/resources/library/351-minimum-standards-for-market-analysis-misma?keywords=misma&region=all&country=all&year=all&organisation=all&sector=all&modality=all&language=all&payment_method=all&document_type=all&searched=1 p 19 Table 2, KA 5 p 5; Box 2 and Figure 4
	Operational Guidance and Toolkit for Multipurpose Cash Grants	UNHCR, 2015	www.cashlearning.org/mpg-toolkit/?utm_content=buffere6b2d&utm_medium=social&utm_source=twitter.com&utm_campaign=buffer pp 14–15, 27
	MARKit Price Monitoring, Analysis and Response Kit	CRS, 2016	www.crs.org/our-work-overseas/research-publications/markit section 3.4, p 19
	Commodity tracking Tool	DRC	In key resources folder – document #4
Cost-effectiveness	Cost Analysis Methodology at the IRC	IRC, 2017	www.rescue.org/sites/default/files/document/963/guidancenote1-metholology.pdf
	WFP OEV – Technical Note on Efficiency Analysis	WFP-OEV, 2013	http://mokoro.co.uk/wp-content/uploads/WFP_EfficiencyTechNote-v9.pdf
	Examining Differences in the Effectiveness and Impacts of Vouchers and Unconditional Cash Transfers	UNICEF and Concern Worldwide	www.concern.net/sites/default/files/media/resource/unicef_cash_transfers_vs_vouchers.pdf

PART 5: MULTI-PURPOSE GRANT CONSIDERATIONS FOR CTP MONITORING			
TOPIC	**TITLE**	**PUBLISHER & DATE**	**LINK**
PDM & HH survey	Lebanon cash consortium		In Key Resources Folder – document #5 and 6
CSI	Cash Transfer Programming Technical Note: Outcome-Indicator Operationalization Multi-Purpose Cash Grants	Diakonie Katastrophenhilfe	https://shop.diakonie-katastrophenhilfe.de/publikationen/Englische-Publikationen/Cash-Transfer-Programming.html
CSI	Coping Strategies Index, 2nd edition	Maxwell & Caldwell, 2008	http://documents.wfp.org/stellent/groups/public/documents/manual_guide_proced/wfp211058.pdf
Outcome Indicators	List of Key Outcome Indicators	DG ECHO (no date)	http://dgecho-partners-helpdesk.eu/reference_documents/start

PART 6: ANALYSING AND USING CTP MONITORING DATA			
TOPIC	**TITLE**	**PUBLISHER & DATE**	**LINK**
Data analysis	ACF, Multi-Sectoral M&E: Practical Guide for Fieldworkers	ACF, 2016	https://drive.google.com/file/d/0B4S4aIA1YfAXM1NuTjBibGJKLVE/view Chapter 2 sections 2.4, 2.5 & 2.6

APPENDIX 2
MONITORING MODELS

Various models for implementing monitoring and ensuring AAP exist. How M&E/MEAL frameworks for projects using cash/vouchers are implemented will vary according to context, organisational structure, approach to project management and the existence (or not) of coordination mechanisms and platforms. Different countries and regions have existing cash transfer coordination mechanisms, most commonly in the form of a Cash Working Group (CWG). CWGs are important forums through which to collaborate and coordinate on issues, including monitoring. This is a space where implementing agencies can harmonise tools and mechanisms, e.g. selection criteria, PDM questionnaires. Harmonisation enables implementing organisations to compare the efficiency of different CTP modalities; to understand regional differences and better assess the impact of programming in a particular country context.

1. **For organisations directly implementing CTP** (not working with partners nor as part of a consortium), who is responsible for implementing the monitoring framework and how this is done will depend on how monitoring is structured within the team implementing the project. As part of monitoring framework development, the project team, including the project manager, technical advisers, MEAL staff and operational staff need to work together to decide who is responsible for implementing the different parts of the monitoring framework.

2. **For remote implementation contexts** it will be necessary to clarify the division of monitoring roles and responsibilities between the organisation doing the remote management and the organisation(s) undertaking monitoring and accountability on the ground. This should recognise the logistical and operational challenges presented by the context, e.g. of conducting monitoring in conflict zones. For example, if the partner organisation(s) on the ground is responsible for collecting and analysing monitoring data, it needs to be ensured that they have staff/volunteers with the correct skills and capacities to ensure quality in the process. The remote management partner may be responsible for providing ongoing capacity building on these issues. A global review of remote MEAL practices employed in insecure areas by the Feinstein International Centre in 2015 revealed four main categories: i) INGO based; ii) community based; iii) local partner based; and iv) monitored by third parties. A discussion of different types of remote MEAL, including benefits, drawbacks and their applicability in different contexts, can be found in the Feinstein report (p35–37)The Secure Access in Volatile Environments (SAVE) study series also contains information applicable to projects using cash/vouchers.

Third Party Monitoring: Third party monitors have typically been contracted by agencies implementing CTP to collect and verify monitoring data in places where their own staff face access restrictions. Third party monitoring was found to work best when used as a last resort measure or in conjunction with implementing agencies' internal monitoring and verification approaches. Potential issues with third party monitors included lack of visibility and opportunity to check the objectiveness and neutrality of the third party monitors, and their networks and affiliations. A recent study undertaken by SAVE (2016) recommends aid agencies limit their primary reliance on third party monitoring to exceptional areas with constrained access. To facilitate as much of their own monitoring as possible, third party monitoring should always be complemented by acceptance-building measures, community feedback systems, and transparent communication with communities overall (beneficiaries and non-beneficiaries).

Example from Somalia and Syria

The use of third party monitoring (TPM) in Somalia and Syria in recent years has not always been found to be cost-effective. The high costs of using TPM were undermined by the poor quality of data being collected, which was reportedly caused by the following:

- Challenges of security and access limiting the ability to provide adequate monitoring and accountability capacity building for TPMs.
- TPMs using their own monitoring methods and tools, which did not align with the monitoring priorities of the agency who employed them.
- TPMs did not understand the technical CTP aspects of the project and did not know how to effectively monitor them.

To help ensure quality in monitoring undertaken by third party monitors, it is imperative to build time and resources into the project M&E/MEAL framework for the capacity building of the third party monitors. This can help build their understanding of CTP-related processes, outputs and outcomes to ensure effective, quality monitoring can be undertaken. The joint development of monitoring methods and tools should also be promoted.

3. **For organisations working as part of a consortium** e.g. the Lebanon and Iraq cash consortia. The extent to which common tools, methodologies and platforms to collect, analyse and share monitoring data can be developed and used should be discussed as part of consortium management and include a clear structure for how monitoring will be led and managed amongst consortium members. For example:

    - IRC are the MEAL lead for the Lebanon Cash Consortium (LCC) (initially comprising six implementing agencies, currently four). Data collection is achieved with the aid of technology using a common data platform. Data collected can cover multiple sectors. Analysis of this data is undertaken centrally by IRC and disseminated to all consortium partners. Complaints and feedback received from the affected population are managed in the same way. This central approach has improved the efficiency and speed of data analysis. As the IRC MEAL team are sector neutral, sector-specific representatives are not automatically involved in data collection or analysis. Building and maintaining linkages between CTP, MEAL and sector specialists is therefore essential to ensure sector-specific findings are shared and utilised by those who find them most useful. The LCC are exploring ways to facilitate a more integrated approach to monitoring considering how different sectors can be more systematically represented in data collection and analysis, and dissemination of findings.
    - The cash consortium in Malawi developed and utilised a common complaints and feedback mechanism consisting of a common hotline. Information received via this hotline was managed by a central team who would notify relevant agencies about particular complaints depending on what was received and the seriousness of the complaint. The central team would also monitor whether resolutions had been reached and how long this took. This approach was found to work well. However, duplication of accountability efforts occurred when some agencies in the consortium who had donor funded activities falling outside of consortium activities (but being implemented in the same geographical location as consortium activities) were required to comply with additional accountability requirements stipulated by the additional donors. This limited the ability to efficiently use resources for accountability (human, financial, time).

The following recommendations should be considered when implementing CTP M&E/MEAL frameworks:

1. Coordination with peer agencies, government representatives and other stakeholders is an essential part of CTP monitoring and accountability, e.g. coordinating market-price monitoring enables costs to be shared and the range of monitoring to be increased.
2. Project teams should incorporate a multi-sectoral approach to monitoring when appropriate and feasible. This is essential for projects using MPGs for a range of basic needs, or for multisector cash transfer programmes (to achieve multiple sector-specific outcomes). Some concrete ways that sectors can harmonise monitoring include:[53]
   - Work collaboratively to develop the M&E/MEAL framework
   - Collaboration between sectors on the choice of indicators
   - Exchanges of practice on measurement methods
   - Identification and management of overlaps in monitoring activities
   - Joint data collection (e.g. development of integrated data-collection tools)
   - Joint analysis of monitoring data and identification of common concerns, including representatives from all relevant sectors
   - Joint reporting and communication of monitoring results (including data collected via accountability mechanisms)
   - Collaborative decision-making on how to react to monitoring information.
3. Roles and responsibilities for monitoring implementation should be documented as part of M&E/MEAL framework development. This is particularly useful in situations of high staff turnover (e.g. rapid onset crisis) to ensure that who is responsible for what remains clear. During project implementation, roles and responsibilities need to be reviewed to ensure the most effective approach is being undertaken, and the roles and responsibilities are adapted where necessary.
4. It is good practice for multi-sectoral project teams to periodically review the monitoring plan during project implementation. There may be aspects of the plan that are working for one sector but not for another. These issues should be raised and solutions jointly agreed upon.

[53] ACF, 2016.

APPENDIX 3
ENSURING ACCOUNTABILITY TO AFFECTED POPULATIONS IN CTP

KEY DEFINITION: ACCOUNTABILITY TO AFFECTED POPULATIONS is the commitment to use power responsibly by taking account of, giving account to, and being held to account by the people humanitarian organisations seek to assist.[54] Practically this involves the following:[55]

1. Participation in project design, implementation, monitoring, accountability, evaluation and learning, including the validation of monitoring data. The degree to which affected women, girls, boys and men can participate will depend on the activities and the security situation. At a minimum, they should be consulted where possible so that they can contribute to the planning and implementation of the project. Participatory methods should be used whenever possible for beneficiary targeting.
2. Communication (two-way) with target communities, sharing information about project objectives, activities, budget, expenditure, results achieved and opportunities for participation, behaviours they can expect of project staff, consultations about the project.
3. Design and management decisions that are responsive to views of affected communities and people.
4. Encouraging the giving of feedback and closing the feedback loop – community designed/informed complaints (and feedback) handling mechanisms – crucial consideration of PSEA issues.

The CTP modality requires implementing organisations (INGOs, NGOs, UN Agencies) to partner with/contract:

1. Financial Service Providers (FSP) to provide the financial services necessary to transfer the cash grant/vouchers to the intended recipients.
2. Market vendors to supply key commodities and services for projects distributing vouchers.

For CTP projects, mechanisms to ensure accountability to affected populations (AAP) must consider the implementing agency, affected populations, FSPs and market vendors, as shown in Figure A3.1. This is unique to projects using cash/vouchers and requires consideration of:

- the need to clarify the roles and responsibilities for FSPs and market vendors regarding monitoring and accountability, i.e. during distribution, redemption, PDM and collection and response to complaints and feedback.
- Monitoring the interaction between affected populations and FSPs and market vendors to ensure they are not putting affected populations at risk of harm.

[54] IASC, AAP Task Team, 2016

[55] CHS, 2014.

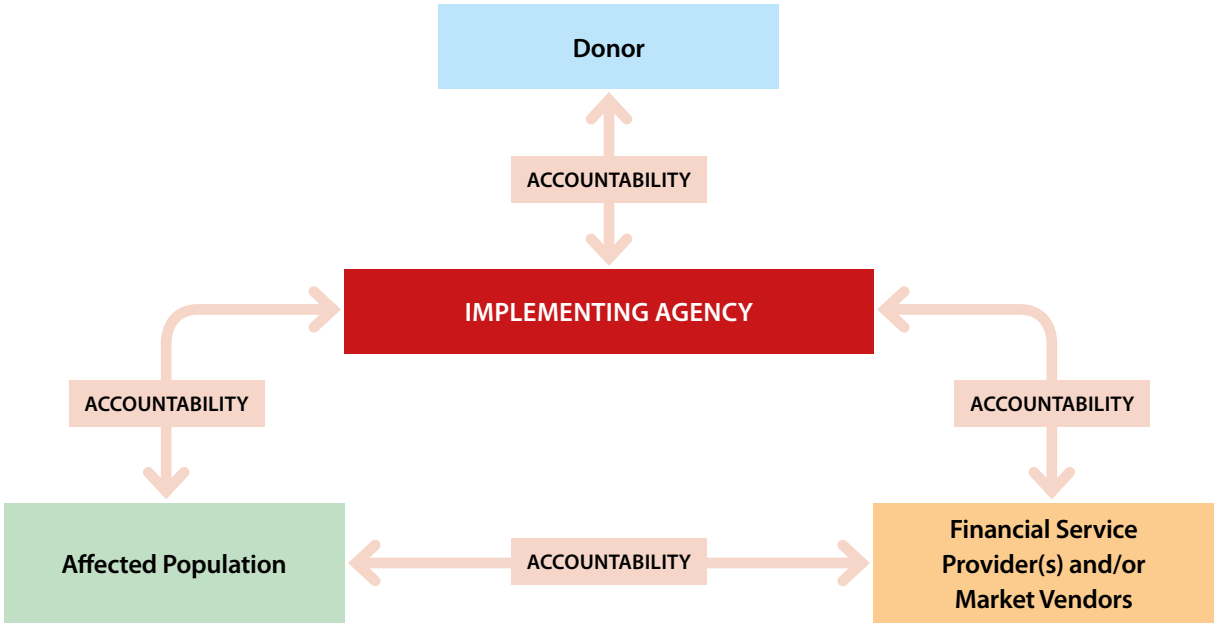

Figure A3.1: Who needs to be accountable to whom for CTP involving FSPs and/or market vendors.

Mechanisms to ensure accountability between the implementing agency, FSP/market vendor and affected population may need to look different from traditional accountability mechanisms and may take more time to set up and monitor. CTP related accountability issues that must be considered and addressed during project implementation include:

1. Beneficiaries need to be informed about the following issues on an ongoing basis from the point at which project implementation begins:
   - the objective and timeframe for the project
   - the type of cash transfer being used – may require specific training/sensitisation sessions
   - how people can access the transfer – may require specific training/sensitisation sessions and consideration of support needs for specific groups of people, e.g. illiterate, elderly, disabled, women, children
   - what behaviour people can expect from the implementing agency, FSPs, market actors and partners (including third-party monitors)
   - opportunities to participate in the project: how and when people can engage in programmatic decision-making processes, collecting, analysing and verifying monitoring data
   - how people (beneficiaries and non-beneficiaries) can make a complaint about any of the project activities or behaviour of staff/volunteers from the implementing agency, FSP or third party monitors or the behaviour of market vendors, e.g. if a CFM hotline is proposed, can the hotline number be printed onto the cash card? This was done by some organisations responding in Iraq
   - the type of complaints that can be received and the process for resolving the complaint, including the timescale for response.
2. During the transfer of cash via the delivery mechanism:
   - How accountability between implementing agency, affected populations and FSP is achieved will depend upon how familiar affected populations are with interacting with FSPs. For example, in the Philippines interactions between people and banks is commonplace, so people are more familiar with what to expect from the bank. The same can be true for Hawalas in Somalia and Afghanistan. However, contexts where interacting with FSPs is not commonplace will require a different approach to accountability to ensure people understand the role of the implementing agency, the role of the FSP and the action as behaviour that can be expected from both.

- As the use of technology in performing transfers increases, touch points with project staff may be reduced through the life of the project as distributions are performed remotely. This presents an accountability challenge as a reliable avenue for two-way communication and feedback is removed. Being aware of this when developing the project MEAL/M&E framework and ensuring adequate alternative mechanisms are in place and well promoted is vital to ensure continued effective communication and feedback.
- Ensuring monitoring activities and the project complaints and feedback mechanism (CFM) identify any corrupt behaviour by FSPs, e.g. if an FSP were to take a cut of the cash being distributed, beneficiaries may assume this is what is supposed to happen and so do not report it as a problem. Or beneficiaries may be fearful about the potential consequences of reporting such behaviour by FSPs.
- If the e- system that an FSP is providing is working smoothly, i.e. transfer recipients receive/are able to access the transfer without any problems
- What the deadlines are for implementing agencies to resolve such issues like wrong PIN or lost card, since speed is essential if the lack of cash means a family does not have access to essentials.
- Data about beneficiaries is being adequately protected.
- If people need to use chip and PIN cards, what happens if people forget their PIN? What is the process to resolve this issue, particularly when working with innumerate populations?
- What feedback do people have on the information and training provided about the programme and mechanisms, especially for the illiterate or those who are less familiar with technology.

3. How complaints and feedback about the project can be submitted and how complaints will be handled and resolved:

- Multiple channels for receiving beneficiary complaints and feedback is recommended as one mechanism (e.g. a single hotline) may not be accessible or preferred by all people entitled to have access to it.
- In situations where cash transfers are only one of multiple activities making up a humanitarian programme, it will not be realistic to have a complaints and feedback mechanism (CFM) whose sole purpose is to receive complaints and feedback about cash transfers. In reality, affected populations may have multiple important issues they want to feedback and complain about that may or may not be related to the cash transfer. It is therefore necessary to ensure the process of logging and responding to complaints and feedback is able to isolate CTP related issues by type, location and volume. This enables:
  - the most pertinent and serious cash related issues to be identified
  - the time taken to respond to and resolve cash related complaints to be tracked
  - trends in cash related complaints and feedback to be tracked over time and by location.
- In contexts where humanitarian staff have limited opportunities for face-to-face interaction with communities, effective feedback systems are particularly valuable. Setting up functioning feedback systems in insecure contexts should not require new or radically different approaches beyond adherence to documented good practice, e.g. CHS, and focusing investments on frontline staff capacity and information management systems. A recent study on listening to communities in insecure environments (SAVE, 2016) found little documented knowledge about the perspective of communities in insecure settings on feedback processes, or on the particular challenges of setting up feedback mechanisms in these settings. However, from a community perspective, joint or inter-agency feedback mechanisms, as established in Nepal, Iraq, South Sudan and Kenya, were found to be more user-friendly, as communities can communicate with one general platform. The Remote Cash Project (2016) recommends considering a WhatsApp or Telegram number (but beware varying levels of access to technology, an additional monitoring partner specifically for gathering feedback, and engaging with key stakeholders as appropriate (perhaps local religious leaders)).

USING TECHNOLOGY TO SUPPORT AAP[56] (see Appendix 5 for more information)

For accountability mechanisms beyond follow-up surveys and physical interaction points with project staff, the technology platforms (e.g. Red Rose, Segovia, Last Mile Mobile Solutions (LMMS), Mastercard Aid and Aid:Tech) can integrate phone hotline and SMS-based reporting tools. Incoming issues are automatically matched against a beneficiary in the system based on their phone number – or entered into a generic queue for handling if the phone number is not yet registered.

Having these mechanisms as toll free for beneficiaries has shown significant increases in usage, and their existence should be heavily promoted wherever possible – including details on any programme materials such as payment cards provided and drawing attention to them during registration.

Issues reported against beneficiaries, whether via phone, SMS or follow up survey, can all be processed through one issue-tracking workflow within the CTP platform.

TITLE	PUBLISHER & DATE	LINK
Operational Guidance and Toolkit for Multipurpose Cash Grants	UNHCR, 2015	www.cashlearning.org/mpg-toolkit/?utm_content=buffere6b2d&utm_medium=social&utm_source=twitter.com&utm_campaign=buffer p 51–54
ACF ACC 6 Standard Operating Procedure	ACF	See Key Resources folder – document #7
Use of technology to support implementation and Monitoring and Accountability for CTP – A review	Stewart, Jordan, 2017	See Appendix 5
Voices and views of beneficiaries on unconditional cash transfers	CaLP, 2015	www.cashlearning.org/resources/library/756-voices-and-views-of-beneficiaries-on-unconditional-cash-transfers---democratic-republic-of-congo-nepal-and-the-philippines
ACF, Multi-Sectoral M&E: Practical Guide for Fieldworkers	ACF, 2016	www.actionagainsthunger.org/publication/2016/08/multi-sectoral-monitoring-evaluation Section 1.4.1–2, pp 27–28, 81, 105–106.
Listening to communities in insecure environments: Lessons from community feedback mechanisms in Afghanistan, Somalia, and Syria	SAVE, 2016	http://reliefweb.int/report/world/listening-communities-insecure-environments-lessons-community-feedback-mechanisms
IFRC Cash Toolkit – Beneficiary communication and accountability (BCA) tools	IFRC, 2015	Section M4_2 BCA http://rcmcash.org/toolkit/

[56] Jordan, 2017.

APPENDIX 4
SELECTING CTP DATA COLLECTION METHODS AND TOOLS

There are several issues that can be considered when selecting the most appropriate methodologies and tools to collect CTP-specific data. These issues are applicable to both process and results monitoring.

1. **The importance of qualitative data should not be overlooked**. Quantitative data reflecting numbers, volumes and percentages can only tell you part of the picture. Complementary qualitative data is required to explain the 'whys' behind the numbers and trends being observed. Without qualitative data, it can be easy to misinterpret what quantitative data is telling you and to have an incomplete picture of changes cash/vouchers is contributing to for households. This can have a detrimental impact on project design, quality and achievement of outcomes. A combination of quantitative and qualitative data collection tools should be used.

2. **Mainstream gender and equity into data collection methods and tools**. Be sure to review selected monitoring tools and methods to ensure they can capture gender, age and vulnerability related data, e.g. different sexes, age categories, people with disabilities, people from marginalised ethnic groups.[57] This will help enable data analysis to reveal any gender, age and vulnerability related changes relating to CTP over time. For more guidance see ECHO Gender-Age Marker Toolkit and DFID Guidance on Disaggregating Data.

3. **Ensure accountability focused questions (which can be qualitative in nature) are built into routine data collection tools**. This can help improve the efficiency of monitoring. See Appendix 3 for guidance on CTP accountability

4. **Select a range of data collection methods and tools to enable effective triangulation of data.** Triangulation is the process of using multiple methodologies/tools to compare and validate the data collected by each tool to give as complete and accurate a picture as possible about changes that are occurring. For example, beneficiary households may report in a post distribution monitoring survey (see section 3.3.1.) that they could not buy all the items they required at the market because the price of certain items, e.g. water treatment tablets and rice, were very high, which reduced the amount of money they had to spend on other items. This can be verified by triangulating this data with price monitoring data on water treatment tablets and rice, collected directly by market monitoring (observation spot-checks and surveys with market vendors, see section 4.3.2). Household level PDM, particularly questions relating to expenditure, utilisation and ability to meet needs, are dependent on the recipient's ability to accurately recall what they spent the cash/vouchers on, how they used what was purchased and what difference this has made for them and their household. Inaccurate accounts from beneficiaries can lead to skewed data and misleading results. The extent to which complementary methods can be used for the purposes of triangulation will depend on the context in which the project is being implemented. A 'good enough' and realistic approach should be adopted so as not to overwhelm those responsible for data collection and analysis. Ideas include:

[57] ACF, 2016.

- undertaking surveys with more than one household member (different ages and sex including children) to determine if and how the cash transfer has affected different household members in different ways
- verifying responses with focus group discussions with 5–10 people that represent the beneficiary population
- using observation in and around the household for evidence supporting/contradicting recipient responses
- tracking what people have spent cash (using card payment) or vouchers on, if the payment channel enables this, which could be used to triangulate household PDM data. However, the limitations of data collected via a technology platform may mean that although it can tell you what people have purchased, e.g. food, it cannot tell you what people are actually eating. Tracking expenditure though such a platform may also lead to breaches of beneficiary data protection or compromise beneficiary confidentiality.
- ensuring common categories of data are incorporated into household PDM and market monitoring to allow comparison, e.g. comparing recipient responses with market-level data about volumes and types of sales.

The **technology approach chosen** can impact the ease with which data triangulation is possible. Platforms such as Segovia and Red Rose provide a comprehensive approach to CTP data handling. They can provide reporting, analysis and follow-up tools integrating a range of data sources and simplifying the process for the implementing partner, for example linking PDM surveys and results to original beneficiary demographic information. This may require the adoption of new tools for already established processes within an organisation, leaving behind, for example, previously established survey tools for those compatible with the platform. A system such as Last Mile Mobile Solutions (LMMS) is instead designed to focus only on the beneficiary registration and transfer management requirements of CTP, relying on pre-existing software tools for the non-CTP specific activities. If this latter approach is chosen, a business intelligence layer – a platform to integrate the data generated by the separate software tools and perform analysis across the datasets – will be required to provide data analysis across the programme components. The appropriate method will vary depending on the existing technology platforms, what is feasible and appropriate in a given context, and human resources within an organisation.

5. **Monitoring the quality of complementary services**. The range of goods/services purchased (and subsequently used) with unrestricted transfers, including MPGs, will vary between households depending on their specific needs and preferences. Expenditure and utilisation monitoring for unrestricted transfers should be accompanied by monitoring the quality of goods and services purchased by households and any changes in income sources. Who is best to lead such quality monitoring and how it should be undertaken needs to be discussed and decided upon by the project team during M&E/MEAL framework development. It is important for representatives from sectors who contributed towards the determination of the MEB and those sectors for which related goods and services are likely to be purchased (e.g. shelter and WASH materials, labour for construction) to be part of this decision-making.

   Risk monitoring involves tracking the CTP-related risks identified as part of project design that may be both internal or external to the project.

6. **Ability to monitor project risks and changes in context**. Data collection methodologies and tools should capture data to enable the review of CTP-related risks to a project and if/how these risks are influenced by changes in context. CTP risks commonly incorporate protection risks and organisational risk, including fraud, corruption and diversion. Context monitoring tracks factors external to the project, in the setting in which a project operates, that can influence the appropriateness of, and ability to use, cash transfers and vice versa. External factors can also as influence project-related risks and assumptions, and also create unexpected issues that affect the ability to use CTP, undertake project activities or achieve project objectives. For example, the security situation may change after a resurgence of conflict resulting in new displacement of the affected population. In this instance, it is important to understand if it is still possible to use CTP and if the use of cash transfers is contributing to changes in the security situation. In order to streamline monitoring processes, project teams should discuss the extent to which risk and context monitoring can be incorporated into methodologies and tools primarily designed for process and results monitoring, or if certain aspects of risk and context monitoring require their own specific monitoring methodologies and tools.

7. **Remote management considerations**. Remote management and implementation of CTP occurs when some or all of the management team (whether national or expatriate) is unable to access the field or where local partner organisations are responsible for direct implementation of the CTP project. Monitoring and accountability become more critical when access is restricted and organisations have limited means of corroborating programming on the ground. However, given the reduced access and potential security risks involved with data collection, approaches to monitoring, including methodologies and tools for data collection, will involve trade-offs and compromises for both the local and the international organisations around issues of access, security, risk, and reporting requirements. A realistic approach must be taken to ensure the most important data can be collected and to ensure the safety of the partner organisation(s) is not compromised and to avoid partners being overwhelmed by monitoring requirements.[58]. The Remote Cash Project pp 12, 18, 29, 32–34 and ACF 2016 Multi-sector M&E guide for field workers p49 contains considerations for data collection methodologies, approaches to sampling, sources of information and methods of triangulation in remote contexts, including social media data analysis, traditional media monitoring and analysis of satellite imagery.

8. **Payment channel data considerations**. The chosen payment channel may provide additional data that can feed into a monitoring framework at little additional cost and in near real time. For example, e-voucher systems are commonly able to provide real-time data of expenditures, providing the vendor has data connectivity. Further information can be found in Table 4 – in section 3.3.4.

[58] ACF, 2016; Feinstein, 2015.

APPENDIX 5

USE OF TECHNOLOGY TO SUPPORT IMPLEMENTATION AND MONITORING AND ACCOUNTABILITY FOR CTP – A REVIEW

Stewart Jordan – January 2017

INTRODUCTION

This review evaluates the potential benefits and risks of using technology to support the various stages of monitoring, evaluation and accountability (MEA) for cash transfer programming (CTP) along with a review of the data privacy and protection concerns during these stages.

The systems reviewed to date are: Red Rose, Segovia, Last Mile Mobile Solutions (LMMS), Mastercard Aid and Aid:Tech. A comprehensive review of systems/platforms was not attempted due to time constraints and the fact that this was not a primary objective of the overall development of the Monitoring Guidance. The systems covered comprise a sample of those available, and their inclusion in the review is not intended to be an endorsement of these specific systems, or as a reflection on others which weren't covered. It should be noted that further interviews with programme implementation partners are desirable for more in-depth learning about success factors and challenges in certain areas.

As the field of cash transfer programming has evolved, the technology available to support programme implementation and MEAL activities has developed in parallel. Early, manual systems of registering beneficiaries and activities in one-off spreadsheets or bespoke small database developments have progressed to a broad suite of products to support the range of activities involved in successful cash transfer programming.

When looking at the product landscape, two key approaches emerge:

- Comprehensive CTP platforms, integrating beneficiary registration and targeting, a wide variety of payment channels, monitoring and evaluation surveys, and accountability feedback mechanisms, e.g. Segovia and Red Rose.
- A modular approach to platform building, using pre-existing components agencies may already be familiar with and adding new components to support the extra requirements of cash programming, e.g. Last Mile Mobile Solutions. In this case, a business intelligence layer will be required to combine the outputs from the separate modules for full analysis and reporting.

The correct approach for a given programme will depend on the nature and scale of the response (i.e. what is feasible and appropriate, including cost and time considerations, in a specific context), the level of capacity within implementing partners and the existing technology infrastructure available.

Engaging with either approach can provide significant benefit to programme implementations at every step in the chain, offering advantages for security and transparency, as well as new approaches to support MEAL activities for the wider response programme.

The introduction of technology and digital beneficiary data is not without risk, and many factors must be considered. It is important that the evaluation of these risks is carried out in comparison to alternatives (e.g. manual data collection and storage, the use of other delivery mechanisms) rather than against a do-nothing approach. For example, the nature of network-connected technology and the ease of data duplication in the digital space creates a responsibility to handle large amounts of personally identifiable beneficiary data in a considered manner, secure to both internal and external data security breaches. However, the paper-based collection of the same data presents justifiable concerns that should not be ignored.

The available appropriate options for technology choice and programme design will vary significantly based on the local context of the response. Existing financial service providers in the area, available connectivity and beneficiary familiarity with payment channels, set-up and maintenance costs, and security are amongst many considerations that will affect the level of support that technology can provide to a programme's MEAL efforts.

It is important to be aware that while technology can assist in the delivery of a successful programme, it will never be sufficient for success in any area. All technology is only as good as the people and processes around it; even the most carefully designed software can be abused to create data security risks for beneficiaries or fraudulent transactions and loss of funds.

DIGITAL IDENTITY CREATION

The digital identity of a beneficiary is at the heart of the technology solutions for CTP, securely recording information to enable targeting and aid delivery for selected recipients. All systems reviewed were fully customisable in this area; however, the temptation to collect as much as possible should be avoided.

These issues are not specific to CTP. Data privacy best practice, backed by local compliance legislation in many cases, mandates that data should only be collected and held for justifiable, planned purposes for the lifetime of the data.

An eye must be kept on international Know Your Customer (KYC) compliance regulations, which may apply depending on programme implementation. There have been instances of these requirements being reduced, for example in Haiti a programme negotiated with the local bank to provide mobile money accounts based on LMMS cards as sufficient identification in exchange for reduced balance and transaction limits.

Selecting data fields for capture remains the responsibility of programme designers, and processes must be initiated to ensure the collected data is reviewed regularly to verify that collection remains appropriate and to see if legacy data should be removed or transformed into aggregate, anonymised results.

Name, address/GPS location and photo are common core data items to be collected for beneficiary identification. There is debate as to the inclusion of biometrics; this is discussed further in the biometrics and fraud prevention section.

Once the data to be collected has been decided, all the platforms reviewed provide mobile apps for registering beneficiaries in the field that function both online and offline.

Red Rose, LMMS and Segovia provide tools for beneficiary targeting processes, selecting beneficiaries to be enrolled in each possible programme via any variety of inclusion criteria based on the collected data to meet chosen programme design.

DELIVERY MECHANISMS

Segovia and Red Rose have pre-existing relationships and integrations with a wide variety of payment channels and FSPs. This is a core benefit of adopting these types of technology platforms as FSP set-up issues have been identified as a significant risk factor in CTP.[59] The appropriate delivery mechanism will vary based on local conditions and it may be appropriate to offer more than one channel to a beneficiary. For example, beneficiaries with a mobile phone and access to a charging facility may prefer a mobile money option, while other beneficiaries in the same project may prefer a smart card. Selecting appropriate options also depends on a range of contextual (e.g. beneficiary familiarity with different mechanisms), programme design (e.g. length of intervention), and resourcing factors.

DIRECT CASH

Physical cash in envelopes can still be used as the payment mechanism and this may be appropriate in an emergency response without the time to engage FSPs or put in place alternative mechanisms. As with other delivery mechanisms, the direct distribution of cash introduces specific potential security risks for staff and beneficiaries that need to be factored into programme planning, including risk monitoring.

[59] Partnering for Success: E-Cash use in humanitarian programming, Vaidehi Krishnan.

Monitoring the use of direct cash transfers is difficult. The only approach is to perform follow up surveys with beneficiaries to ensure payments were received and enquire as to the usage and draw-down rate (the rate at which they have been spending the balance available). This type of delivery mechanism also suffers from the limitation that any future distribution, either in response to a crisis development or as part of a planned repeat payment, cannot be done remotely – leading to greater programme overheads and possible security risk.

The repeat physical interactions required with programme staff does however create opportunities for enhanced accountability mechanisms and may need to be replicated in programmes using more digital payment mechanisms to ensure all beneficiaries have access to appropriate accountability channels.

PAPER VOUCHERS

Paper vouchers can reduce the security risk of distribution, but can increase the risk of counterfeit production. Depending on their design they may be easier to duplicate than local currency.

Red Rose vouchers include a wide variety of anti-counterfeit mechanisms, including holograms, 2D barcodes and anti-scan channels. However, staff at participating vendors, already familiar with counterfeit cash distribution, will need training in the identification of genuine vouchers. This risk should not be underestimated even in humanitarian response situations where available resources can be low. In the Aid:Tech distribution in Lebanon, counterfeit cards were in circulation within days of the programme beginning.

Paper vouchers offer enhanced monitoring capabilities of programme usage. Vouchers can be linked via an ID to a beneficiary account, so once the vendors have redeemed the vouchers for cash from the implementing organisation, data on draw-down rates can be collated within the platform.

SMART CARDS

Smart cards are registered to a beneficiary and can then be topped up remotely by programme staff. They can be topped up with either unrestricted cash or restricted to specific needs by the programme design (i.e. as an e-voucher) – or a combination of the two. They can be redeemed at participating vendors, using point of sale (POS) technology that is usually bespoke to the system – usually by reading a barcode or NFC chip.

The POS system can prevent the success of counterfeit attempts and this was successfully demonstrated in Lebanon with an Aid:Tech project, where 20 fraudulent cards were detected, but all failed at the POS.

The card readers used by Mastercard Aid provide a trusted time feature. This allows cards to be pre-loaded with time-dependent top-ups that cannot be redeemed early.

Some cards identify only the beneficiary – they're 'read only' to the POS – which must then have connectivity to the server to verify the beneficiary's current balance. Other cards include a chip, that can be written to by the POS system to record transactions and the current balance available to the beneficiary to enable offline transactions.

If the POS system is operating in offline mode, it maintains a local copy of the transaction until connectivity to the central repository is established. In the Mastercard Aid system, this can be achieved in a peer-to-peer fashion, with one device being transported to each vendor to collect data, before being uploaded to the central repository when in an area of connectivity. This locally stored data is not a significant security risk, as no personally identified information is being transferred, only collections of IDs and transaction values.

For the Aid:Tech solution in Lebanon, vendor training requirements were minimal, taking only ten minutes for cashiers to understand the solution. The programme successfully facilitated the distribution by the Irish Red Cross of $10,000 to 100 Syrian refugees.

PREPAID DEBIT CARDS

Prepaid debit cards have been used successfully in refugee response situations, such as MercyCorps' programme where refugees in Serbia were issued cards valued $235 for families or $78 for individuals. Within the first month $59,000 of $75,000 was successfully spent by programme beneficiaries.

Prepaid cards offer a flexible distribution mechanism. They can be topped up remotely by programme staff and redeemed at any vendor with standard POS card reading technology or redeemed for cash at available ATMs (the ATM feature can be disabled if preferred).

There are two possible approaches to setting up prepaid debit cards – storing the funds in one account per beneficiary, or storing the funds in one corporate account, which each beneficiary is allowed to draw down from.

If the latter approach is used, the funds remain the property of the NGO until the cash is drawn down and visibility of draw-down rates and locations is available. Any unspent funds can be taken back by the NGO.

If separate full accounts are created for each beneficiary, they have increased benefits of financial inclusion, but it is not possible to track their spending or reclaim unspent money. Traditional follow-up mechanisms must be used if further visibility of spending patterns is required.

MOBILE MONEY

In some situations, where the infrastructure is in place to support the mechanism, mobile money is an efficient form of cash distribution. It is a common solution across Africa, with providers such as mPesa in Kenya associating mobile phone numbers to an identity with a digital cash balance that can be used to purchase goods from participating vendors or converted to cash via agents that can also take cash deposits. The offers a high level of transparency for the payment process and top-ups can be performed remotely for a small transaction fee.

Restricted transfers are not supported with current mechanisms and visibility of beneficiary purchase data has not been found to be available, but may exist in some projects – although this would be a privacy concern if FSPs are agreeing to provide such data at beneficiary level.

Any mobile-based solution for beneficiaries must involve careful consideration of the beneficiaries' available phone-charging facilities, connectivity, and training needs if beneficiaries are not previously aware of the service.

PREVENTING CASH DRAW-DOWN

It is possible to restrict the extraction of cash from some of the digital delivery mechanisms discussed. This can be tempting from a monitoring and evaluation perspective as it maintains fine-grained visibility of beneficiary activity, the lack of which can be a frustration for programme providers and donors.

Action Against Hunger found that almost 100% of the currency assigned to beneficiaries was extracted as cash from the system, rather than used to purchase goods at participating vendors. Follow-up activities have revealed that beneficiaries prefer to purchase goods at smaller, local vendors, such as market stalls, where prices are lower, increasing the impact of the cash transfers. It was found that 90% of the cash was spent on food, with the remaining 10% spent on other important needs, such as health care or education. No increase in fraud was detected and this usage pattern is not a concern for the implementation team.

FRAUDULENT REGISTRATIONS AND BIOMETRICS

Cases of fraudulent registrations have been reported with cases of beneficiaries attempting to receive double benefits and project staff members creating invalid registrations for personal gain.

In Nigeria, with the Red Rose platform, they have found that obtaining a fingerprint for each beneficiary has significantly reduced the prevalence of fraud, but not without additional challenges. The primary issue was that within some communities and households, it was not possible to read fingerprints reliably. People living with disabilities may not be able to provide them and it is also common for fingerprints to be worn down as a result of intensive labour. In these cases, a proxy in the household – commonly a child or other family member – registers their fingerprint instead, and must then be present at future transactions. This does not completely remove the risk of duplicate registrations per household, as more than one member could present as the household head. However, the programme design ensures beneficiaries are registered at their home to prevent beneficiaries acting inappropriately, and the combined requirement of GPS locations and fingerprints makes it harder for project staff to register inappropriately.

A further common issue has been the battery life as the fingerprint readers are powered by the mobile phone's own battery. Ensuring the devices are disconnected when not necessary for immediate scanning is the recommended solution and plans must always be in place to ensure adequate power for devices, as with any phone-based intervention.

Other forms of biometric security exist, for example Segovia has integrated with a palm vein reader that works in much the same way, but is resilient to the smoothing issues that can affect fingerprints and work is being done on an iris recognition system.

Hardware, support and training costs are also increased. The SecuGen Hamster 2.0 fingerprint scanner retails at around $100, which may become significant if scaled to all vendors and project staff. Red Rose finds that the increased training burden of including fingerprint recognition is usually minimal and completed as a ten-minute addition to the standard registration training. It should be noted that with the inclusion of any extra hardware comes the requirement for additional support infrastructure to repair and replace damaged or lost devices.

Segovia recommends that a careful cost-benefit analysis is performed when evaluating the inclusion of biometrics into programme design. The full costs of hardware, training and operational maintenance must be calculated and compared to the potential negative impacts of fraud. They do not recommend biometrics as standard in their projects, and have found that with a high-quality overall programme design and careful use and analysis of existing data within the system – such as cross-referencing beneficiary data fields or checking timestamps and locations of data entry – the majority of fraudulent use cases can be identified and prevented. World Vision also recommend this approach, having taken the view that biometric data presents an increased data security risk that is unnecessary with current platforms.

FRAUDULENT TRANSACTIONS

Transaction security mechanisms vary by delivery mechanism and more control is available when payment channels restrict the included vendor network as this allows additional POS technology to be deployed and used for identity verification.

The appropriate transaction security measures will vary by programme location and beneficiary experience. In Nigeria, communities not previously exposed to payment cards needed significant training to be aware of PIN-handling best practices. Cases were reported of beneficiaries labelling the payment card with the PIN.

In these cases, additional POS technology can include beneficiary photographs and/or more advanced biometrics to prevent fraudulent usage. Using biometrics makes it impossible for anyone but the intended beneficiary to confirm the transaction. Using photographs it is possible for the vendor to approve a transaction without the beneficiary present – they would require possession of the smart card, but cases were also reported of beneficiaries leaving their cards with vendors for safe keeping. World Vision have found that the LMMS system's photo lookup at the point of distribution, coupled with the overall impression of efficiency, has increased confidence in the system amongst beneficiaries, leading to fewer fraudulent attempts.

In either case, transaction fraud is still possible as unscrupulous vendors are able to target vulnerable beneficiaries unfamiliar with the technology and confuse them into authorising transactions for goods they have not received. Action Against Hunger in Nigeria has found that this is minimised by having a strong contractual relationship with vendors, who are incentivised to continue a positive profitable relationship with them, rather than risk being disqualified from the programmes by activities uncovered through the required evaluation and accountability mechanisms. Any vendors found attempting to defraud the system are blacklisted from the programme and their details are shared with other NGOs operating in the area.

PRICING RESTRICTIONS

For payment channels utilising bespoke POS technology, it is possible to restrict the prices that vendors are able to charge for certain products. For example, programme staff may set the maximum charge allowable for a staple, such as a bag of flour. In practice, this system is unreliable as vendors may work around the charge restrictions by charging for more than the quantity provided to the beneficiary. Strong vendor relations and regular face-to-face monitoring activities have been found to be the most useful tools to prevent overcharging.

MARKET TRACKING

When the payment channels use bespoke POS systems, the data obtained from the vendor network can be a useful addition for market tracking. Analysis can reveal price increases that may indicate weakening supply or a change in buying patterns indicating a product is no longer available.

Traditional market tracking is still required and many projects are using traditional mobile data collection tools such as Open Data Kit (ODK) or Kobo (built on ODK) to facilitate this. These are not specific to CTP and offer a standard set of expected functionality. Humanitarian Nomad (https://humanitarian-nomad.org/) is a useful resource for selecting mobile data-collection tools if this approach is preferred.

The CTP platforms offer built-in survey tools to facilitate market monitoring, enabling direct recording against vendor network data and preventing dual data entry. Red Rose's system is compatible with ODK survey definitions and fully customisable.

Segovia has survey tools built into the system and also integrates with the Premise platform (www.premise.com). Premise crowdsources market-price data that is then refined using machine intelligence. Areas of low data coverage are incentivised by payments, which can also be dispensed through the Segovia platform. This system can give very rapid access to market-price data in a cost-effective manner and has been used successfully in the Ebola response and other non-humanitarian responses.

MAPPING

The use of mobile devices for POS technology, beneficiary registration and market-price surveys enables the collection of GPS locations for vendors and beneficiaries. If the type of response indicates that beneficiary locations are likely to be stable, then collected data can be analysed to reveal patterns of beneficiary movement that may indicate market-functioning issues. If beneficiaries are regularly travelling long distances to make purchases, this can be identified and flagged within the platforms.

GPS data can also be downloaded for further analysis – Action Against Hunger is using ArcGIS (https://www.arcgis.com/features/index.html) in Nigeria. This provides additional functionality not yet available within Red Rose to view collection locations, although this is under development within the platform.

OFFLINE FUNCTIONALITY

For many programmes, data connectivity is not available for the required geographical area, so being able to function in an offline mode is vital for programme continuity.

For beneficiary registration or in-person direct distributions, this is a usually a relatively simple case of the mobile app caching the required data and making any additions or edits locally before syncing with the server when connectivity becomes available. This re-sync can be automatic, with the app monitoring the connectivity status of the device and beginning the process as soon as possible.

When the selected delivery mechanism requires vendor connectivity, the process complexity increases, but solutions are available. For example, in the Red Rose and Mastercard Aid smart-card systems, beneficiary account data is kept on the card's chip, and this is read and updated by the vendor's mobile handset. If the beneficiary attempts to double spend at another vendor, the vendor's handset will read from the smart card and retrieve an up-to-date balance, preventing double spends.

The vendor network still needs to synchronise with the server, this can either be directly if the vendor takes their device to a connected location or via a peer-to-peer system that has been successfully used in very remote settings. Under this design, a programme staff member periodically visits each vendor with a tablet to perform a peer to peer bi-directional sync that is later synchronised to the server.

BENEFICIARY FOLLOW-UP SURVEYS

As with market monitoring surveys, the CTP technology platforms enable integrated beneficiary follow-up surveys. This stores responses directly against beneficiaries within the system. This simplifies the initial data collection as the needed beneficiary demographic data will already be in the system and can be found by scanning the beneficiary's project ID card as in the Nigerian case study.

Having survey responses directly connected to the underlying beneficiary data also enables easier follow-up and monitoring mechanisms in the case of issues affecting a particular subset of the beneficiary population.

The platforms include tools for random sampling of the beneficiaries based on data already within the system. Surveys can generate default data dashboards and reports, with more advanced analysis possible by downloading the data sets and importing to a preferred business intelligence tool.

Surveys can include fields that register complaints or issues requiring further follow-up.

HOTLINE AND SMS INTEGRATION

For accountability mechanisms beyond follow-up surveys and physical interaction points with project staff, the platforms can integrate phone hotline and SMS-based reporting tools. Incoming issues are automatically matched against a beneficiary in the system based on their phone number – or entered into a generic queue for handling if the phone number is not yet registered.

Having these mechanisms as toll free for beneficiaries has shown significant increases in usage, and their existence should be heavily promoted wherever possible – including details on any programme materials, such as payment cards, provided and drawing attention to them during registration.

Issues reported against beneficiaries, whether via phone, SMS or follow up survey, can all be processed through one issue tracking workflow within the CTP platform.

DATA PRIVACY AND SECURITY

Software Security

Segovia has prepared a comprehensive white paper on technical security considerations for CTP – available from thesegovia.com. It is, however, critical to note that while technology must be compliant with security regulations and should be assessed for security risks, it is the programme design as a whole that must be considered when evaluating project security.

Both Red Rose and Segovia are compliant with applicable regulations and Red Rose has engaged in a third-party security audit of critical components.

Data to be Collected

The first option to prevent privacy and data breaches is to only collect the data that is needed for the programme and to store it only for as long as it is useful for the purpose intended. Programmes should ensure they evaluate carefully whether biometrics and other sensitive information is needed, and whether particular data points can be stored in aggregate or anonymised form.

User Roles

Programme staff are a data privacy vulnerability for the system and steps must be taken to ensure staff and vendors have access only to the data they require. All platforms provide the tools to restrict access based on user roles and careful consideration should be given to who can create, update, view and delete beneficiary data, both at the system interaction and reporting levels.

Anonymise Data

Wherever possible, reporting tools should anonymise and aggregate data, with acknowledgement that some anonymisation techniques may not be sufficient to prevent re-identification of beneficiaries. For example, if reporting against village, age group and household size, small villages may only have one matching beneficiary that can be identified without names or phone numbers included in the report.

Data will also be stored at multiple points within the system, especially when needing to cache data in offline mode. This security risk can be reduced by only storing personally identifiable information where needed. For example, in the Red Rose system, no beneficiary information apart from the unique ID in the system is stored on the smart cards or when running peer-to-peer synchronisations. If the devices were stolen, there would just be a list of IDs for beneficiaries and products that would only provide useful information if given access to the server to cross reference with the master beneficiary data sets.

CaLP
The Cash Learning Partnership

This guidance provides a central resource to promote a common understanding of the most important monitoring considerations for humanitarian projects using cash transfer programming (CTP).

The primary audience for this guidance is field-level practitioners, from organisations directly involved in the design, implementation, monitoring, and accountability of projects using cash and vouchers to deliver humanitarian relief.

The purpose of this guidance is to support practitioners in considering CTP-specific monitoring requirements for their project/programme, and incorporating these into their respective monitoring, evaluation, accountability and learning (MEAL) frameworks. It aims to provide a map to assist in navigating existing resources, drawing on the abundance of existing monitoring guidelines and tools, and those for humanitarian CTP. It is complemented by a repository of resources on specific topics. Recommendations are provided throughout the guidance as to when, how and why these resources can be used to support effective CTP monitoring.

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