Starting shortly

Please wait!

ActivityInfo
Introduction to Cash Based Interventions
Presented by the ActivityInfo Team

Software for Monitoring & Evaluation

- Track activities, outcomes
- Beneficiary management
- Surveys
- Work offline/online
Webinar series outline

First Webinar
28/09
Introduction to Cash Based Interventions

Second Webinar
11/10
Information systems for CBIs: insights from the AVSI Foundation and Danish Refugee Council
Today’s session outline

- **Understanding Cash Based Interventions (CBI)**
  - What are Cash Based Interventions?
  - Most common types of CBI
- **Implementation Modalities**
  - Operations management Cycle
- **Monitoring and Evaluation for Cash Based Interventions**
  - Objective of Monitoring and Evaluation for Cash Based Interventions
  - Key Performance Indicators selection
  - Data Collection Methods and Tools Selection
  - The use of technology in monitoring and evaluation
  - Case Study
- **Tracking CBI Using ActivityInfo**
  - Introduction to ActivityInfo CBI Template
  - Analysis and reporting
  - Demonstration
- **QandAs**
Understanding Cash Based Interventions (CBI)
What are Cash Based Interventions?

A 'cash-based intervention' is any intervention in which cash or vouchers for goods or services are provided to refugees and other persons of concern (PoC) either as individuals or as representatives of a community. The terms CBI, 'cash-based transfer' and 'cash transfer programming' are interchangeable. They can be stand-alone, or used in combination with each other or with in-kind assistance.

https://emergency.unhcr.org/emergency-assistance/cash/cash-based-interventions-cbis
Understanding Cash Based Interventions (CBI)

Rationale for Cash Based Interventions

- Improved Agency
- Rights- and Community-Based
- Collaboration in Humanitarian Crises

‘Cash transfers are a mechanism for providing resources for all sectors. If essential goods are available on the market but affected populations do not have enough money to purchase them, then providing cash allows people to cover their short- and/or long-term essential food and non-food needs.’

-International Red Cross and Red Crescent

https://emergency.unhcr.org/emergency-assistance/cash/cash-based-interventions-cbis
Understanding Cash Based Interventions (CBI)

Most common types of CBI

Conditional cash transfer

- A condition is attached to how the money is spent. Conditional cash transfers are given on the condition that recipients do something (For example, cash for work; to rebuild their house, plant seeds, provide labour to community projects, establish/re-establish a livelihood).
Understanding Cash Based Interventions (CBI)

Most common types of CBI

Unconditional cash transfer

- Unconditional means that there are no rules about how the money should be used. Cash payments that aren't tied to any rules are called "unconditional." But it is expected that the money will be used to cover basic needs if they were found in the assessment. If support for livelihoods or productive activities was found to be a need, the cash will be used for this.
Understanding Cash Based Interventions (CBI)

Most common types of CBI

Commodity or cash Vouchers

- Commodity vouchers are a type of promissory note or token that can be exchanged for specific goods or commodities, rather than cash.
- Cash vouchers are similar to gift certificates or coupons but are usually used as a form of non-cash payment. They represent a certain monetary value and can be exchanged for goods, services,
Understanding Cash Based Interventions (CBI)

What do we need to think about when selecting transfer modalities?

- **Functioning Markets**: Can the market supply the needs of the displaced population with appropriate products and services? Appropriate quality and quantity? Can it handle demand growth? Can the market aid in timely and relevant program implementation? Are the prices stable for relevant items?
- **Community Preferences**: Why do impacted individuals choose cash or vouchers over in-kind? Are communities comfortable with cash handling? How does it impact personal safety or household dynamics?
- **What is the context-specific, gender-, and age-related protection risks? Will this promote community cohesion and long-term solutions? Can all targeted beneficiaries, including vulnerable populations, safely enter the relevant market?**
- **Security**: Consider site crime, prevention, exploitation, abuse, and personnel safety while choosing CBI programming methods and locales.
- **Financial Infrastructure**: Methods and actors for cash distribution to beneficiaries. Which distribution methods are safe, inclusive, user-friendly, valued by beneficiaries, and effective in supporting local economies?

Understanding Cash Based Interventions (CBI)

What do we need to think about when selecting transfer modalities?

- **Financial Literacy**: Do the community and merchants understand available mechanisms? Are they used to paying with cash for basic services? Training on delivery mechanisms and relevant financial subjects is recommended.

- **Government position**: Are authorities okay with distributing cash to targeted populations? Any reservations? In general, we need to advocate more.

- **Operational Capacity**: Assess your organization's readiness for CBI, including employees, organizational structure, and office equipment and tools. Do experienced implementing partners in the area have the capacity to cover program activities? For assistance in strengthening operational capacity

[https://emergency.unhcr.org/emergency-assistance/cash-based-interventions-cbis](https://emergency.unhcr.org/emergency-assistance/cash-based-interventions-cbis)
### Risks and Mitigation

<table>
<thead>
<tr>
<th>Risks</th>
<th>Mitigation</th>
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<tbody>
<tr>
<td>A perceived risk in camps, is that providing CBI can create a ‘pull-factor’ and possibly extend the duration of a camp’s existence or over-populate the camp beyond its capacity.</td>
<td>Extend CBI programming to displaced populations living outside of the camps, and also to vulnerable members of the host community.</td>
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<tr>
<td>Cash can create negative incentives against community cohesion and voluntary activities.</td>
<td>Design CBI programs to include a significant element of community grants,</td>
</tr>
<tr>
<td>Cash can negate voluntary activities, or can create a dependency and reliance without sustainability</td>
<td>Consider using vouchers to purchase work tools for communities that engage in shared projects, rather than distributing cash to individuals.</td>
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<tr>
<td>Risk of Diversion and Fraud</td>
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Understanding Cash Based Interventions (CBI)

An example of a Diversion Risk analysis (Somalia)

Programming Phase:
- Targeting
- Registration and verification
- Transfer of cash to money transfer agent
- Point of payment to recipient
- Recipient in possession of cash
- Recipient spends cash

Risks of diversion:
- Diversion to powerful group or individual
- Diversion/fraud by agency staff at registration
- Diversion by money transfer agent before delivery
- Diversion by agency staff at point of payment
- Post-distribution ‘taxation’ by powerful persons (refugees or host community)
- Extortion by shopkeepers

[https://www.calpnetwork.org/publication/guide-for-project-in-cash-based-interventions/]
Implementation Modalities
Implementation Modalities

Operatioal management Cycle

Step 1: Engage with stakeholders

Step 2: Assess needs and capacities and determine programme objectives

Step 3: Analyse the different response options and choose the best combination

Step 4: Plan, design and implement the response

Step 5: Monitor, listen, evaluate and learn

Begin preparedness actions

Implementation Modalities

CBI outcomes and M&E

<table>
<thead>
<tr>
<th>Basic Needs and Livelihoods</th>
<th>Evaluation of Effectiveness</th>
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<tr>
<td>Speed and Efficiency of Cash</td>
<td>Evaluating timeliness, cost, and bottlenecks</td>
</tr>
<tr>
<td>Comprehensive Support</td>
<td>Assessing the integration and coordination with related interventions</td>
</tr>
<tr>
<td>Mitigating Abuse and Safeguarding</td>
<td>monitoring mechanisms to detect irregularities, fraud, or potential abuse in cash distribution.</td>
</tr>
</tbody>
</table>

https://www.calpnetwork.org/publication/guidelines-for-cash-transfer-programming/
Monitoring and Evaluation for Cash Based Interventions
Monitoring and Evaluation for Cash Based Interventions

The fundamentals of monitoring and evaluation are no different for cash transfers than for any other project.  

One of the central features of cash is its flexibility, and the fact that people may choose to spend it on a wide range of things. This means that:

- agencies need to know not just whether people received the cash, but what they did with the money and how the cash received affected household budgets and decision-making
- If agencies have specific objectives for a cash project, then they will want to monitor and evaluate whether or not the project has been successful in meeting these objectives.
- Monitoring and evaluation may also examine the wider intended and unintended impacts of cash transfers and
- should consider how cash transfers impact on household and community dynamics
Monitoring and Evaluation for Cash Based Interventions

Project Monitoring for Cash Based Interventions: The objective

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

Monitoring enables evidence-based decision-making, which contributes to accountable practices.
Monitoring and Evaluation for Cash Based Interventions

Project Monitoring for Cash Based Interventions: The Framework

Data collection and data analysis methods and tools

WHAT WE NEED TO KNOW
- Process monitoring
- Results monitoring
- Context monitoring
- Risk monitoring

Indicators selection

Sampling strategy
Mean of verification

- Data verification and closing feedback loop
- Using data for project decision making

Monitoring 4 CTP
Monitoring and Evaluation for Cash Based Interventions

Evaluation for Cash Based Interventions: The Objective

“strong project monitoring will provide a solid base for project evaluation”

The purpose of an evaluation is to examine a programme or response to learn lessons that can improve policy and practice and increase accountability.

The evaluation of cash projects presents particular challenges because people can choose to spend the money they receive in a wide variety of ways. Evaluations therefore need to look:

- Whether cash has met the particular objectives of the project
- The wider impacts of the project, intended and unintended.
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).
- It is essential to collect disaggregated data against all relevant indicators. Categories of disaggregation include age, gender and vulnerability status.
- It is important to select a balance of both quantitative and qualitative indicators as they play complementary roles.
- A mixed method approach to data collection can help triangulate and verify the data collected from different sources.
Example of indicators used in high level objectives:

- % of households who report being able to meet the basic needs of their households according to their priorities
- % of households by Livelihoods Coping Strategies (LCS) phase (Neutral, Stress, Crisis, Emergency)
- % of households where women report being involved in decision making on cash transfer [or voucher] use
‘It is more important to have a small quantity of good quality data, rather than large amounts of poor quality and unreliable data’
Data Collection Methods and Tools Selection: Best practices

- The importance of **qualitative data** should not be overlooked
- **Mainstream gender** and **equity** into data collection methods and tools
- 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
- Monitoring the **quality** of complementary services
- Ability to monitor **project risks** and **changes** in context
- **Payment channel data use**: The chosen payment channel may provide additional data that can feed into a monitoring framework at little additional cost and in near real time.
- Select a range of data collection methods and tools to enable effective **triangulation of data**
Example of Triangulation

- **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.
The use of technology in monitoring: Key approaches

**Comprehensive CTP platforms** that integrate beneficiary registration and targeting, a wide variety of payment channels, monitoring and evaluation surveys, and accountability feedback mechanisms.

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.

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.
**Implementation modality:** Multi-purpose unconditional and unrestricted cash intervention in vulnerable population in refugee camps in rural regions and population residing in urban regions of a Country.

**Eligibility Criteria and targeting:** Eligibility criteria are based on a vulnerability assessment. The vulnerability assessment score determines whether project participant will receive cash assistance. The amount is determined based on household size and this ranges from 100 euros to 500 euros for households with HH size over 5 family members.

**Disbursed amount:** amount is determined by the Minimum Expenditure Basket (MEB) in the country of reference.

**Delivery Mechanism:** Prepaid debit card that are loaded on monthly basis by UNHCR via a financial provider. Cards that are not used for more than two months are cancelled.

**Registration process:** Beneficiaries are registered by field staff face to face following referrals by other implementing agencies, or communication with the existing helpline and refugee camp beneficiary lists.

**Verification process:** On monthly basis, face-to-face by field staff via field visits in refugee camps and face-to-face appointments in verification center maintained in the center of the city.

**Accountability mechanism:** Feedback received by helpline operators, suggestion box and face to face interactions are registered and addressed according to established SoPs.
Case study: The logical framework

**CTP project logic aims primarily** to meet households basic needs, sector specific outcome and reduce the use of negative coping strategies - strongly associated with the existence of strong Feedback complaints and response mechanism.

A strong project logic should monitor the distribution of cash on low level and use of cash by project participants at upper levels of the logic model.
<table>
<thead>
<tr>
<th>Element</th>
<th>OBJECTIVE STATEMENT</th>
<th>Indicator</th>
<th>Definition</th>
<th>Way of calculation</th>
</tr>
</thead>
</table>
| Objective        | participants meet their household's basic needs                                     | % of household who report using at one negative coping strategy the past 4 weeks | negative coping strategies: sold households items, begging, engaged in risky activities for money, borrowed/took loan, withdrew a children from school, bought items on credit | Numerator: report using at one negative coping strategy the past 4 weeks  
Denominator: Total number of respondents                                                                 |
|                  |                                                                                     | % of households who report being able to meet their basic needs, according to their priorities | Basic needs: food, hygiene items, clothing or shoes, health costs, transportation                      | Numerator: number of respondents reporting that their household can meet “all” or “most” of its needs  
Denominator: Total number of respondents                                                                 |
| Intermediate results | participants consider the assistance relevant and efficient                      | % of beneficiaries reporting being satisfied with the provided assistance | verification: part of the process established verification for cash                                                                                      | |
| Output           | participants receive cash grants                                                    | #of households verified for cash assistance on a monthly basis             |                                                                                                                                                      | counting - no double counting                                                                         |
Monitoring: Supervisors and program manager validate output level indicators on monthly basis using the established monitoring reports and discussing the results over coordination meeting to determines improvements needed for the implementation. Monthly data arise from monthly verification records, monthly registration and vulnerability assessments and daily Feedback, complaint and response mechanism records.

We have decided to focus on process monitoring, thus on biannual basis, a PDM survey is conducted to assess the appropriateness, effectiveness and coverage of the cash assistance distributed as well as capture feedback from cash assistance beneficiaries. PDM employs a quantitative methodology and random sampling. Sample size is calculate at 95% confidence interval and 5 significance level. Results are consolidated with output level results and are presented in a reflection event that is taking place on biannual basis to determine high level changes and potential advocacy on donor and local government.
Monitoring and Evaluation for Cash Based Interventions

Workflow

Camp lists provided by site management

Beneficiary registration: family size on registration determines the amount received

Vulnerability assessment: Whether the beneficiary will receive cash assistance

Verification on registration and card distribution

Monthly Verification

self-referral via the FCR Mechanism
Tracking CBI Using ActivityInfo
Tracking CBI Using ActivityInfo

How do we reflect our work flow in ActivityInfo?

- **Beneficiary registration:** family size on registration determines the amount received
- **Vulnerability assessment:** Whether the beneficiary will receive cash assistance
- **Card distribution**
- **Verification**
- **Post distribution form**
- **Feedback, complaint and response form**
- **Sites locations**
- **Country of origin**
- **Partner Names**

Sites locations

Country of origin

Partner Names

Post distribution form

Feedback, complaint and response form
Tracking CBI Using ActivityInfo

Analytics and Reporting

**Monthly monitoring report**

**Target audience:** Field supervisors and Program Manager  
**Purpose of use:** Determine monthly progress and implementation adjustment needed, in cash implementation and the accountability to participants. The report is used on monthly team meetings.

**Data used:**
- Overview of registrations  
- Overview of verifications  
- Overview of demographics  
- Overview accountability data

**Biannual monitoring report**

**Target audience:** Field supervisors and Program Manager and Upper management  
**Purpose of use:** Determine biannual progress and implementation adjustment needs, in cash implementation and the accountability to participants. The report is used on biannual reflection event to determine broader changes needed

**Data used:**
- Monthly monitoring report  
- Data from posts distribution monitoring survey
You can re-produce the database by using the template on our website.
Key Considerations

- Monitoring provides the strong basis for evidence-based decision making and enforces learning and accountability.
- Strong monitoring system leads always to a successful evaluation.
- A strong information management system for cash-based interventions reflects both the MEAL system in place and the project implementation process.
- Consider always the availability of resources, especially in contexts that there is a collaboration across multiple implementing partners.
Time for Q&A!
Introduction to Cash Based Interventions

Resources

- UNHCR Cash based interventions
- Cash guidelines: CALP
- Monitoring 4 CTP
- Multipurpose Cash Outcome Indicators
- Cash transfer programming in emergencies - Good Practice Review 11
- World Vision Guidance on indicators
- IndiKit
Thank you!