

IMPROVING CASH-BASED INTERVENTIONS  
MULTIPURPOSE CASH GRANTS AND PROTECTION  
Enhanced Response Capacity Project 2014–2015

# Guide for Protection in Cash-based Interventions



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**This document was produced by UNHCR with inputs and review from the Danish Refugee Council, Oxfam, Save the Children, Women's Refugee Commission, the Global Protection Cluster and the World Food Programme.**

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## Background

The UNHCR-led inter-agency project on cash and protection and multi-purpose cash grants is part of the global Enhanced Response Capacity (ERC) funding stream of the European Commission Humanitarian Aid and Civil Protection department (ECHO). The project, which runs from 2014 to end 2015, aims to strengthen the capacity of humanitarian agency staff and improve upon tools used for monitoring protection risks and benefits in cash-based interventions (CBI).

The UNHCR ERC project aims to address two areas of CBI and protection in humanitarian response: minimizing the protection risks and maximizing the protection benefits of CBI, and exploring the use of CBI to contribute to protection outcomes. The project engages key organizations in the CBI and protection communities of practice to review, adapt and share existing tools, conduct field research and deploy experts to current emergencies.

## Cash-Based Interventions – Adherence to Protection Principles

Humanitarian practitioners in all sectors should be familiar with the Sphere Protection Principles. Integrating these principles throughout the program cycle can help ensure that protection risks and benefits are considered in CBI, as part of all humanitarian assistance and protection.

Sphere Protection Principles:

- I Avoid exposing people to further harm as a result of your actions.
- II Ensure people's access to impartial assistance – in proportion to need and without discrimination.
- III Protect people from physical and psychological harm arising from violence and coercion.
- IV Assist people to claim their rights, access available remedies and recover from the effects of abuse.

These principles have informed the definition of key areas for protection mainstreaming: *safety and dignity; meaningful access; accountability; participation and empowerment*.

UNHCR and many NGOs promote a *community-based* protection approach, or the meaningful engagement and ideally, leadership, of crisis-affected communities supported by humanitarian actors to identify protection risks, self-protection capacities, and joint prevention and mitigation. Linked to this, protection actors seek to mainstream an *age, gender and diversity* approach to aim for the equal enjoyment of rights by all crisis-affected people, and to integrate this into accountability frameworks.

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The Global Protection Cluster has defined a protection continuum with three levels, which can be applied to any sector, with any modality of delivery. Here it is applied to cash-based programming:

- Protection mainstreaming is the process of incorporating protection principles and promoting meaningful access, safety and dignity in humanitarian programs using CBI, which could be intended to meet one or multiple basic needs and/or support livelihoods.
- Protection integration is the design of humanitarian programs, including CBI and other activities, to support both protection and assistance objectives, and to actively contribute to reduce the risk and exposure of the affected population. CBI could contribute to economic objectives, protection objectives, or both.

Example: CBI and complementary activities with economic objectives (purchase food and other basic needs items, protect or restock assets) and protection objectives (prevent negative coping mechanisms including transactional and survival sex, exploitative/ hazardous labour, child labor).

- Stand-alone protection programs have specific protection objectives. They aim to help prevent and respond to protection concerns such as violence, exploitation, deprivation or discrimination and to support beneficiaries to enjoy their rights.

Examples: Monitoring compliance with International Humanitarian Law; Rule of Law programs; registering refugees; medical, legal and psychosocial care for survivors of sexual violence.

Cash-based interventions could be used in any of the three above areas of the protection continuum.

## Purpose

This guide identifies *minimum necessary information and key resources* needed to help humanitarian practitioners ensure that protection risks and benefits are considered and monitored throughout the CBI program cycle, using a community-based approach and participatory methods as much as possible. It can help to inform CBI in any program context: protection mainstreaming into sectoral programs e.g. nutrition or shelter with a voucher component; joint programs focused on protection and sectoral outcomes e.g. protection and livelihoods including asset recovery grants; and stand-alone protection programs, e.g. child protection programs that include cash transfers to caretakers.<sup>1</sup>

Specifically, this guide addresses:

### Reducing risks:

- Programs with CBI incorporate protective design, implementation and monitoring elements so that the program does not increase, and rather helps to mitigate, risks for beneficiaries or persons of concern.
- Design ensures that the introduction of cash does not exacerbate community tensions and relationships between beneficiaries and non-beneficiaries of assistance, and monitoring of risks leads to program adjustments as necessary.

### Enhancing benefits:

- Design and revision of programs so that CBI enhances protection benefits such as improved household and community relations, dignity through choice, and safe, impartial access to assistance.
- Programs should build upon the inherent potential of CBI – a modality that enables the choice of affected people to use humanitarian aid as they see fit – to contribute to participation, accountability and meeting the needs of different groups and individuals.

Reducing protection risks and enhancing protection benefits should be viewed through an age, gender and diversity lens, to ensure that individuals and groups are able to equitably access assistance. Diversity refers to ethnic background, nationality, sexual orientation, gender identity, ability, health, social status, skill and other specific personal characteristics.

- The final section provides introductory information on designing protection indicators for programs using CBI, but this guide will not address in-depth the use of CBI to contribute to protection outcomes. For more information on the contribution of CBI to protection, please refer to the other products of the UNHCR ERC cash-based interventions project: research and deployment reports examining the impact of cash-based programming with protection objectives.

## Audience

Program managers and technical experts across all areas or sectors of humanitarian response who use cash-based interventions in their programs.

Protection experts who use CBI in protection activities or programs, or who advise other sector colleagues on mainstreaming protection in CBI.

<sup>1</sup> For more information on the "protection continuum," please refer to the Global Protection Cluster Protection mainstreaming Task Team Training Package.

## Tips for Protection in Cash-based Interventions

### Identifying, monitoring and mitigating protection risks and maximizing protection benefits

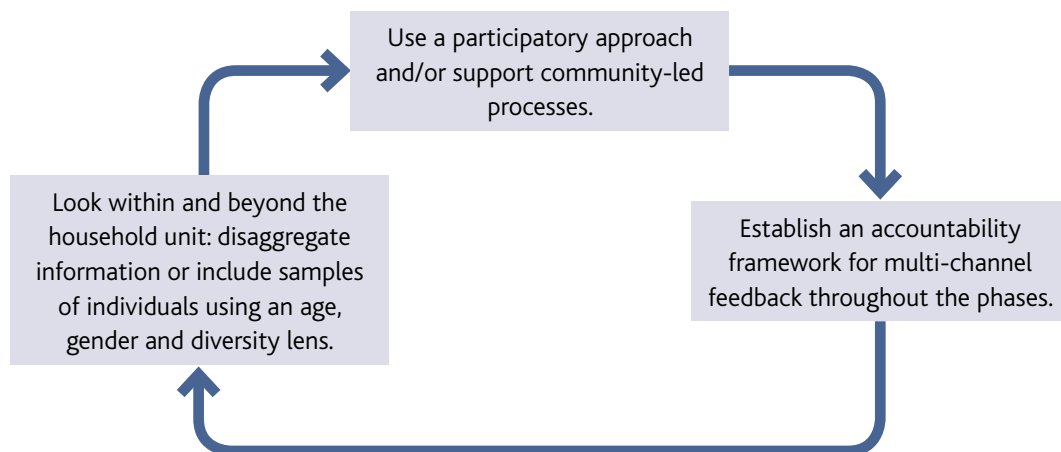
- 1 Include affected communities as **participants** in all phases of the program cycle. Ensure that crisis-affected populations identify their own protection risks and benefits and self-protection mechanisms. Consider if the program could be community-led. Explain program goals to all community members, including non-beneficiaries.
- 2 Consider whether CBI will create or exacerbate **protection risks and benefits** for **individuals, households and communities**, and to what extent new risks could be mitigated by affected communities, humanitarian agencies and duty-bearers (governments) and/or by complementary program activities. Compare risks and benefits of cash, vouchers, in-kind, and no material intervention, e.g. limiting assistance to advocacy or services.
- 3 Apply an **age, gender and diversity** lens to assessments, targeting, design, implementation, monitoring and accountability, to ensure that people with specific needs and protection risks are identified. Engage a sample of all community members, with an AGD lens, in ensuring that mitigation strategies are incorporated into design based on risks and benefits identified in assessments.
- 4 **Cash and Protection colleagues should work together**, particularly during assessment, design and monitoring and evaluation. Include minimum protection questions throughout the program cycle, as outlined in the next sections.
- 5 Design CBI along with **complementary activities and services** – particularly if specific protection objectives are part of program design. Research has shown that CBI can contribute to protection outcomes including prevention of family separation, local integration, and improved household and refugee-host relations when combined with other activities e.g. livelihoods, psychosocial and education support and/or advocacy.
- 6 Consider **personal data protection** and the risks of sharing beneficiary data with government and/or the private sector, and incorporate data protection principles throughout the program cycle.
- 7 Embed **monitoring of identified protection risks and benefits** into program monitoring processes and post-distribution monitoring (PDM) or similar tools.
- 8 Establish an **accountability framework**, not limited to the cash-based component of programs, including a multi-channel **feedback mechanism**. Ensure that staff know how to deal with different types of feedback, including referrals for psychological and protection services and support.
- 9 **Train staff and partners** on the prevention of sexual abuse and exploitation and child safeguarding, including on referral pathways to protection and psychological services.

## Key Recommendations for Protection in Cash-Based Interventions

This chart reflects the basic steps of the program cycle for all programs, e.g. sectoral, multisectoral and/or protection stand-alone programmes, which include cash-based interventions. Thus, the names and breakdown of the cycle may not reflect the exact terminology used by each sector, but should cover the typical phases that humanitarian practitioners and affected communities go through to design, implement and monitor programmes.

The critical recommendations are listed for each phase. Further necessary information by phase, as well as further details on those recommendations listed here, is available in the UNHCR ERC Cash and Protection Guide.

### Throughout the Program Cycle:





**Table 1. Key Recommendations for Protection in Cash-Based Interventions**

<b>Desk Review and Needs Assessment</b>	<p>Gather situational protection information on the major risks for the affected population (what and for whom), sources of risks, and any community-based or self-protection mitigation mechanisms.</p> <p>This information could come from e.g. protection needs assessments, case management, feedback mechanisms.</p> <p>Flag any information on economic or livelihoods-related root causes of protection risks.</p>
<b>Risk, Vulnerability &amp; Capacity Analysis</b>	<p>Create a context-specific protection risk and benefit analysis.</p> <p>Analyse relative importance (likelihood and impact) and manageability (prevention or mitigation) for different groups and individuals.</p> <p>Discuss the differences and overlaps between specific needs, protection risks, and economic vulnerability.</p>
<b>Eligibility criteria and Targeting</b>	<p>Identify and assess people with specific needs or protection risks, and refer them to other assistance if CBI is not relevant for them.</p> <p>Build in the flexibility to accept ongoing protection referrals, beyond the initial assessment and targeting.</p> <p>Use a combination of targeting methods (e.g. community-based, administrative) to improve access and inclusion.</p>
<b>Market Analysis</b>	<p>Analyse access to goods and services with an AGD lens. Compare this information with protection needs assessments.</p> <p>Analyse market systems related to protection, e.g. alternative care, health, legal services, transport, education, birth registration.</p> <p>Analyse the potential protection risks and benefits of market interactions in the community and among traders.</p>
<b>Modality and Delivery Mechanism</b>	<p>Ensure that modality and delivery mechanism selection reflects identified protection risks and benefits.</p> <p>Consider alternative delivery mechanisms for certain individuals or groups as necessary.</p> <p>If no safe, feasible delivery mechanisms exist for CBI, consider in-kind assistance, and vice versa.</p>
<b>Design and Implementation</b>	<p>Ensure that programme design mitigates potential risks identified in assessments.</p> <p>Design and adjust the frequency and amount of transfers to address the economic drivers of vulnerability, and according to beneficiary preferences.</p> <p>Include data protection, confidentiality and opt-out clauses in service agreements and SOPs.</p>
<b>Monitoring</b>	<p>Build a monitoring system and an accountability framework on the basis of identified protection risks and benefits.</p> <p>Examine how CBI may mitigate protection risks and maximize protection benefits.</p> <p>Consider any changes in protection risks and benefits, specific needs, vulnerability and capacity to cope, and re-consider programme design as appropriate.</p>

## Recommendations by Program Phase

Please note that the following recommendations are sorted according to their most applicable program phase, but many apply to multiple phases of the program cycle, e.g. before and during the design phase, throughout implementation, and embedded within regular monitoring.

Similarly, some of the phases below should occur concurrently: market assessment, protection risk and benefit analysis, and vulnerability assessment typically overlap in time and form the “response analysis” phase of the program cycle. Please consider recommendations to thus not be limited to one phase, and learning from one assessment should inform another and ideally be conducted together to avoid assessment fatigue.

For all phases, please refer back to the top tips above and in particular, ensure community participation and ideally leadership, consider different age, gender and diversity characteristics, and consult with protection colleagues when possible.

**For each phase below:** *Have you considered the key recommendations? If not, pause until these can be addressed and consult protection colleagues as needed.*

### Desk Review, Situation Analysis and Needs Assessment

- ➔ Gather situational protection information on the major protection risks for the affected population (what and for whom), sources of risks, and any community-based or self-protection mitigation mechanisms. This information could come from protection colleagues, and major sources include: protection needs assessments, case management, protection monitoring, feedback mechanisms, and protection response monitoring and evaluation. Consider both pre-existing and new protection information sources.
- ➔ Flag any information from the above showing that root causes of protection issues are linked to livelihoods and/or economic needs.

### Protection Risk and Benefit Analysis and Vulnerability and Capacity Assessments

**These may be separate or joint assessments / analyses. They should be updated regularly.**

- ➔ Create a context-specific protection risk and benefit analysis. (See Tool in Annex.)
- ➔ Analyze relative importance (likelihood and impact) and manageability (prevention or mitigation) for different groups and individuals.
- ➔ Discuss the differences and overlaps between specific needs, protection risks, and economic vulnerability with communities and with Protection and Sector/Cash colleagues.
- ➔ Engage communities in the definition of vulnerability and who is vulnerable in a given situation and community.
- ➔ Examine different aspects of vulnerability (physical, social, economic and environmental) and analyze which aspects could be addressed through CBI, if any.
- ➔ Analyze potential shifts in household and/or community dynamics resulting from the introduction of assistance, and ask communities how they would prevent or mitigate tensions.

## Eligibility criteria and Targeting

- ➔ People with specific needs or protection risks should always be identified and assessed, and referred to other assistance if CBI is not relevant for them.
- ➔ During the process for setting eligibility criteria for CBI, people with specific needs within the affected communities should be identified and assessed. Specific needs such as those for pregnant and lactating women, older people, or minorities will not always correlate with economic vulnerability, but the assessing agency can make referrals for other assistance as necessary.
- ➔ Similarly, people with context-specific protection risks such as the increased risk of recruitment of boys into armed groups, and of early marriage for girls, are not necessarily economically vulnerable or poor. On the other hand, economic vulnerability and marginalization may be part of the root causes of protection risks. If targeting CBI to the most vulnerable within households or communities would increase their protection risks, and there are no feasible mitigation measures in terms of program design:
  - ➔ Aim for indirect benefits to these individuals based on identified protection risks, e.g. encouragement of the use of CBI for improved household nutrition or the purchase of heating that will benefit all household members;
  - ➔ Refer these individuals or households to alternative or complementary activities/services, based on assessments, in which they can participate directly, e.g. social activities or friendly spaces for adolescent girls or women, or training courses for both male and female heads of household or for both refugee and host households;
  - ➔ Consider CBI for all of the affected community(ies) if resources allow.
- ➔ Consider including those on the border of the “most vulnerable” threshold used to determine eligibility, especially when those individuals or households are engaging in negative coping mechanisms that might decline with cash assistance.
- ➔ Build in the flexibility to accept ongoing protection referrals, beyond the initial assessment and targeting, from protection actors.
- ➔ Aim to use a combination of targeting methods (e.g. community-based, administrative) to improve access and inclusion.
- ➔ Even when community-based targeting is not feasible or appropriate, engage communities in the targeting process. Communities can, for example:
  - ➔ Validate indicators or criteria that have emerged from statistical analysis or expert task forces;
  - ➔ Provide feedback on whether people agree with the targeting approach (and therefore whether it will work in practice or will generate large numbers of complaints);
  - ➔ Indicate how questions on specific indicators should be asked;
  - ➔ Determine whether the proposed approach will miss any important factors in vulnerability or vulnerable groups;
  - ➔ Test questionnaires and other data collection tools to identify and improve questions that might be sensitive or unclear;
  - ➔ Pre-screen cases that have appealed exclusion by a first stage of targeting, if appropriate.
- ➔ Ensure that a complaints and feedback mechanism is in place and known to the wider community (beneficiaries and non-beneficiaries) before the targeting is carried out and before any changes in process or criteria.

## Market assessment and analysis

- ➔ Analyze access to goods and services with an AGD lens. Compare this information with protection needs assessments. Determine what can be done to reduce risks, and build upon or improve self-protective capacities.
  - ➔ Consider obstacles such as the need to pay others to pick up and deliver goods, e.g. for people with disabilities.
  - ➔ Analyze market systems related to protection, e.g. alternative care, health, legal services, transport, education, birth registration. Consider whether supply can meet demand in those markets.
  - ➔ Analyze whether there are obstacles for certain groups to access certain shops or traders.
  - ➔ Analyze security risks for beneficiaries en route to/from and at the market, e.g. violence including SGBV, extortion at checkpoints, attacks.
  - ➔ Determine whether beneficiaries will be able to reach and return home from the market(s)/shops within daylight hours. If they cannot go on foot, consider if they can afford safe, secure transport or if the cost would need to be included in a transfer.
  - ➔ Determine whether the market operates all year/day long. Do operating hours and seasons impact beneficiaries' access? Are there certain times of the year the market(s) become more difficult to access? Why and which households/individuals are most affected?
  - ➔ Analyze restrictions of movement, including who is affected and how their movement is restricted.
  - ➔ Assess the opportunity costs/savings to access the local market and compare with in-kind distributions if appropriate.
- ➔ Analyze the potential protection risks and benefits of market interactions in the community or among traders. Explore whether existing social tensions might be mitigated through economic connectivity / interdependence. Consider if the selection of traders could create or exacerbate tensions among traders and/or between traders and beneficiaries.
- ➔ Consider how the program could be inclusive of small traders, who are often women.

## Selection of modality, delivery mechanism, and service provider

This information applies to the selection of modality/ies and, if CBI will be used, the selection of delivery mechanism/s.

- ➔ Ensure that modality and delivery mechanism selection reflects identified protection risks and benefits.
- ➔ Consider the “portability” of assets in the case of cyclical or continued displacement when choosing the modality and delivery mechanism, i.e. cash may be more appropriate than in-kind.
- ➔ Consider the available delivery mechanisms when choosing the modality -- and/or ensure operational flexibility to change modality if necessary. If no safe, feasible delivery mechanisms exist for CBI, consider in-kind assistance, and vice versa.
- ➔ Consider alternative delivery mechanisms for certain individuals or groups as necessary.
- ➔ Include the option of a registered alternate recipient if necessary and requested by beneficiaries.

## Design and Implementation

- ➔ Ensure that program design mitigates potential risks identified in assessments.

### Transfer amount, frequency and duration

- ➔ Design and adjust the frequency and amount of transfers to address the economic drivers of vulnerability, and according to beneficiary preferences.
- ➔ Allow for ad hoc adaptation of amount, frequency and duration as protection risks change or arise.
- ➔ Consider whether different seasons e.g. climatic, social, or nutritional may require different transfer frequencies and amounts.
- ➔ Identify the transaction costs, both formal and informal, for important transactions - and consider this when determining transfer values.
- ➔ Educate beneficiaries on use, frequency, and duration of the CBI.

### Working with third parties – markets, governments and private sector

- ➔ Analyze the potential risks and mitigation factors for sexual exploitation and abuse and illegal taxation by traders, financial service providers, or others involved in the delivery process.
- ➔ Raise awareness within the beneficiary population and wider community regarding standards of behavior they should expect from the humanitarian organization’s staff, partners and third party representatives.
- ➔ Ensure that traders are aware of standards for respectful treatment of recipients, including those with specific needs.
- ➔ If working with a government-led cash response, including feeding into existing social protection delivery systems, advocate for the same protection considerations by all implementing actors throughout the project cycle.
- ➔ Link with and build the capacity of national social protection systems, advocating for inclusivity of people with specific needs and protection risks.

**Gender, child protection, protection of women – designing for outcomes**

- ➔ Conditionality of cash transfers does not necessarily contribute to child protection, enrolment in school or improvements in well-being. Discuss conditionality with the target population, and consider data from protection and gender analyses.
- ➔ If child labor is an issue, explore root causes, and design complementary activities. An increase in household purchasing power (cash) does not always result in reduction of child labor.
- ➔ Engage with beneficiaries to understand if the perceived benefits from CBI (and particularly cash) outweigh the perceived benefits of engaging in more lucrative and readily available forms of work, such as child labor and transactional sex.

**Data protection**

- ➔ Establish data protection measures and data sharing protocols.
- ➔ Include data protection and confidentiality clauses in service agreements and SOPs.
- ➔ Include opt-out clauses in case of protection concerns, and include language on participation and accountability in service agreements and SOPs. Determine whether partners or third parties will manage any complaint or feedback mechanisms.
- ➔ If project-specific ID cards, electronic cards or paper vouchers are created, exclude sensitive information such as ethnicity and tribal affiliation.

**Monitoring**

- ➔ Build a monitoring system and an accountability framework on the basis of protection risks and benefits identified in assessments.
- ➔ Consider two types of indicators when designing the monitoring system:
  - ➔ Reduction of protection risks 1: How mitigation measures for protection risks in CBI are working. These measures would be part of design, as a result of protection risk and benefit analysis or similar information.
  - ➔ Reduction of protection risks 2: How cash-based interventions could help mitigate protection risks, and how cash could enhance people's capacities to cope. Complementary advocacy could contribute to reducing protection threats.
  - ➔ Result or impact indicators for protection benefits: These should be context specific and developed as a result of discussions with affected populations, and based on the program objectives.
- ➔ In addition to program monitoring, check the local market prices of food and other critical goods and/or services, and discuss with the beneficiary community and traders. Have CBI affected the local markets positively or negatively, and is any mitigation required? Have there been rental price spikes, which could trigger evictions?

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- ➔ Consider any changes in protection risks and benefits, specific needs, vulnerability and capacity to cope, and re-consider program design accordingly.
  - ➔ Have there been any changes in negative coping mechanisms as a result of the CBI (according to beneficiaries and other community members)?
  - ➔ Have you heard about any unintended consequences of the CBI that may require program adaptation and/or that would require referral to psycho-social, mental or physical health staff?

Examples of red flag indicators for cash-based interventions that could be included in a monitoring system:

- 🚩 percentage of children receiving cash transfers dropping out of school to carry out income generating activities
- 🚩 incidents of adult carers taking funds from children in their care number of children whose cash has been stolen
- 🚩 reports of feeling at risk of e.g. harassment, restriction, security, or abuse as a result of the intervention
- 🚩 reports of increased intimate partner violence linked to injection of cash in the household
- 🚩 reports of increased tensions within or between communities as a result of the intervention

These incidents indicate serious protection risks or violations, and their linkage to assistance (CBI or other) should be explored with and by affected communities.

**Information on these incidents could come from the following:**

Protection information sources, directly or through protection colleagues and partners: protection needs assessments, case management, protection monitoring, feedback mechanisms (formal and informal), and protection response monitoring and evaluation.

And/or typical information sources for programs using cash-based interventions, such as: monitoring, e.g. post-distribution monitoring of process and results, evaluations, feedback mechanisms (formal and informal), and partners.

Using several sources and methods (e.g. focus group discussions, household questionnaires, anonymized population data) will triangulate information and provide a more comprehensive picture.

**In case of red flag incidents indicating serious protection risks or violations:**

- ➔ Halt activities that are causing harm.
- ➔ Check in with beneficiaries and other community members.
- ➔ Identify self-protective or existing, community-based local mitigation measures that are already in process or that could be supported, if this would not contribute to further harm or stress.
- ➔ Adapt, re-design and pause the program if necessary. Provide referrals as necessary.
- ➔ If there is no feasible mitigation measure or revision of program design, halt the program.

Incidents can be quantified (e.g. number of reports or percentage of the population reporting ...) for reporting purposes.

## Key References List

The following references have been consolidated, reviewed and agreed by the humanitarian agencies involved in the drafting of this guidance. They are not meant to be exhaustive, but rather highlight the most useful, field-friendly guidance and tools currently available on the following themes, with specific references to **cash-based interventions and protection**. The second section, Other Resources, refers to key protection resources that do not necessarily reference cash.

Protection checklists	
<b>Short guidance</b>	UNHCR Operational Guidance for CBI in Displacement Settings, pg 67: Participation throughout the operations cycle
	Women's Refugee Commission, Integrating Protection/GBV Mitigation into Livelihood Programs checklist
<b>Ready-to-use tools</b>	Global Protection Cluster. Rapid Protection Assessment Toolkit, First phase checklist, June 2012
	UNHCR Needs Assessment for Refugee Emergencies (NARE) Checklist, pg. 3: Cross Cutting Protection Issues
IASC, 2015 Humanitarian Needs Overview Guidance, Annex III: Tips For Developing a Gender, Age and Diversity Sensitive Humanitarian Needs Overview	
Risk and Benefit Analysis	
<b>Short guidance</b>	UNHCR Operational Guidance for CBI in Displacement Settings pg.33 Table 9: Essential questions for risk and benefit analysis
<b>Ready-to-use tools</b>	Risk and Benefit Analysis in this Guide
	UNHCR Operational Guidance for CBI in Displacement Settings, Annex II, Protection Risk Analysis, and Annex III, Operational/Financial Risk Analysis
	Women's Refugee Commission, Cohort Livelihoods and Risk Analysis (CLARA) guidance and tool in "A Double-Edged Sword: Livelihoods in Emergencies" – pg. 30–38 *Livelihoods, not cash-specific
	Oxfam CTP risk assessment form and guidance
Markets	
ICRC Rapid Assessment of Markets (RAM), 2014	
Children and Economic Strengthening Programs: Maximizing Benefits and Minimizing Harm, Child Protection in Crisis (CPC) network, Livelihoods and Economic Strengthening Task Force, 2013	
Vulnerability and targeting	
<b>Short guidance</b>	UNHCR Operational Guidance for CBI in Displacement Settings, pg.19, Table 5: Who is at risk, what are they at risk of, and why?
	UNHCR Operational Guidance for CBI in Displacement Settings, pg. 56–60: Develop a targeting strategy



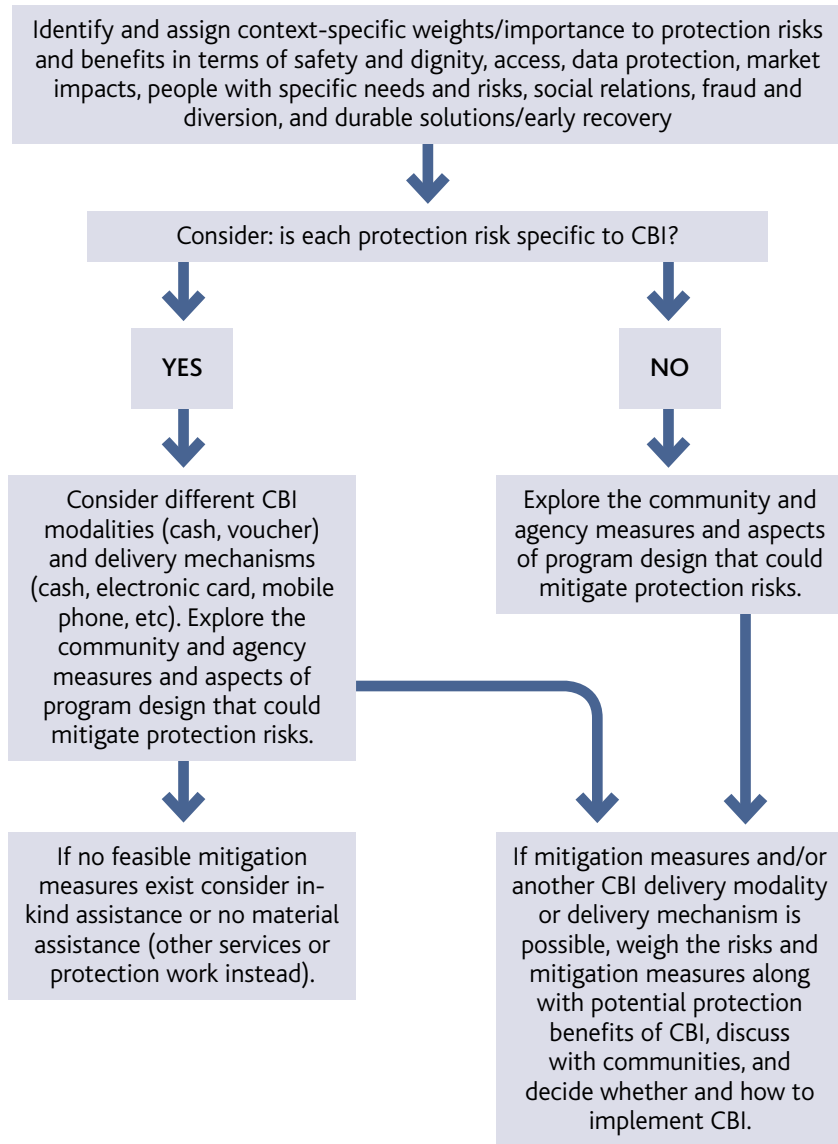
<b>Modality and delivery mechanism choices</b>	
<b>Short guidance</b>	WFP Cash and Vouchers Manual 2014, pg. 54, Box 32: Protection outcomes
<b>Data Protection</b>	
<b>Ready-to-use tools</b>	E-transfers in emergencies: implementation support guidelines with matrix for comparing financial service providers, model contracts, clauses and privacy impact assessment (PIA), Cash Learning Partnership
	UNHCR's Policy on the Protection of Personal Data of Persons of Concern to UNHCR
	E-Transfers and operationalizing beneficiary data protection, two-hour e-learning course, Cash Learning Partnership and UNHCR
	Protecting Beneficiary Privacy: principles and operational standards, Cash Learning Partnership
	ICRC Professional Standards for Protection Work, Chapter 6, Managing Sensitive Protection Information, 2013
<b>Monitoring</b>	
	Magnify Your Project's Impact: How to Incorporate Child-Level M&E in Economic Development, 2015
<b>Designing Indicators</b>	
<b>Ready-to-use tools</b>	GPC Protection Indicators (on GPC website) – individual, household and community level
	OCHA indicators registry <a href="http://www.humanitarianresponse.info/applications/ir">http://www.humanitarianresponse.info/applications/ir</a>
	Save the Children International, Menu of Child Protection Outcome Indicators
<b>CBI and Child protection</b>	
	Children and Economic Strengthening Programs: Maximizing Benefits and Minimizing Harm, Child Protection in Crisis (CPC) network, Livelihoods and Economic Strengthening Task Force, 2013
	Child Safeguarding in Cash Transfer Programming: A Practical Tool, Cash Learning Partnership (CaLP), Save the Children, Women's Refugee Commission and the Child Protection in Crisis (CPC) Network, 2012
	Cash and child protection: How cash transfer programming can protect children from abuse, neglect, exploitation and violence, Save the Children, Cash Learning Partnership (CaLP), Women's Refugee Commission, Child Protection in Crisis (CPC) Network – pg. 19
	Designing Cash Transfer Programming to achieve Child Protection Outcomes in Emergencies (draft), Save the Children, Feb. 2012
	Guidelines on the Integration of Child Protection issues into Multi-sectorial & other Humanitarian Assessments (draft), Global Protection Cluster, Child Protection Working Group 2015

## Other Resources

<b>General protection</b>	
<b>Short guidance</b>	Global Protection Cluster Protection Mainstreaming Task Team, Tips for Protection Mainstreaming (different Sector tip sheets) – in the Protection Mainstreaming Task Team toolbox: Global Protection Cluster Brief on Protection Mainstreaming
<b>Ready-to-use tools</b>	Global Protection Cluster Rapid Protection Assessment, Annex 3, Tab 3- Protection problems- risks
	ICRC Professional Standards for Protection Work, 2013
	Safety with Dignity: A field manual for integrating community-based protection across humanitarian programs, ActionAid 2009
	UNHCR Manual on a Community Based Approach in UNHCR Operations, March 2008
	UNHCR Age, Gender and Diversity Policy
	UNHCR Tool for Participatory Assessment in Operations
	Local perspectives on protection: Recommendations for a community based approach to protection in Humanitarian Action, Local to Global Initiative
<b>Data protection</b>	
	E-transfers in emergencies: implementation support guidelines with matrix for comparing financial service providers, model contracts, clauses and privacy impact assessment (PIA), Cash Learning Partnership
	Protecting Beneficiary Privacy: principles and operational standards, Cash Learning Partnership
<b>Child protection</b>	
	Child Protection Rapid Assessment Toolkit, GPC CPWG 2012
	Minimum Standards for Child Protection in Humanitarian Action, Global Protection Cluster, Child Protection Working Group
	Global Protection Cluster, Child Protection Working Group – Child Protection in Emergencies Monitoring Toolkit (pending)
	Child Protection Desk Review Template 2015; <a href="http://cpwg.net/resources/cpwg-desk-review-template-2013/">http://cpwg.net/resources/cpwg-desk-review-template-2013/</a>
<b>Gender-based Violence</b>	
	Social Institutions and Gender Index Country Profiles; <a href="http://genderindex.org/countries">http://genderindex.org/countries</a> GBV Guidelines (IASC)
	Guidelines for Integrating Gender-Based Violence Interventions in Humanitarian Action ( <a href="https://interagencystandingcommittee.org/gender-and-humanitarian-action/documents-public/guidelines-integrating-gender-based-violence">https://interagencystandingcommittee.org/gender-and-humanitarian-action/documents-public/guidelines-integrating-gender-based-violence</a> )

# Protection Risks and Benefits Analysis Tool

## Decision Tree



Protection Area	Risks			Benefits		Decision CBI (MPG? Or other), IN-KIND, or NO RESPONSE?
	Protection Risks	WHAT DOES THE EVIDENCE SAY – Is the risk specific to CBI?	Community-based mitigation or self-protection measures <i>These should be added by context</i>	Humanitarian agency mitigation measures <i>These can apply across multiple risks</i>	Potential Protection Benefits specific to CBI	
Safety and dignity	Theft and looting; extortion	No, and in-kind assistance may be more visible, and is typically less portable than cash, making it an easier target for theft. A 2013 UNHCR/WFP review of evidence on CBIs and protection found that the risks of theft and manipulation are not exclusive to CBIs, and can be alleviated with good program design.		<ul style="list-style-type: none"> <li>Complaints and feedback mechanisms for beneficiaries and non-beneficiaries; two-way feedback mechanisms between communities and humanitarian agencies</li> <li>Involve individuals, households and communities in assessment and design.</li> <li>Clear information and two-way feedback mechanisms with beneficiaries</li> <li>Whistleblowing mechanisms and swift agency response to reports of fraud or corruption</li> <li>Appropriate delivery mechanism, e.g. electronic transfer modalities with offline tracking capability</li> </ul>	<ul style="list-style-type: none"> <li>Dignity of choice</li> <li>Assistance according to personal or household preferences - purchase exactly what is needed. Increases participation of and accountability to beneficiaries.</li> <li>Low visibility/ discreet nature of delivery mechanisms e.g. mobile phones, bank accounts</li> </ul>	<ul style="list-style-type: none"> <li>Improvements in household economy do not necessarily have lasting, secondary effects on women's health, empowerment or social connectedness</li> </ul>
	Lack of ID or knowledge of new technologies e.g. mobile phone transfers leading to exclusion or misuse.	No, since in-kind assistance can also be delivered using new technologies, e.g. electronic ration cards. Identity management tools such as biometrics are not specific to CBI.	<ul style="list-style-type: none"> <li>Mapping to identify non-traditional networks or partners to deliver assistance</li> <li>Identification of people with specific needs requiring alternative modality or delivery mechanisms</li> </ul>	<ul style="list-style-type: none"> <li>Find a local partner who can safely access beneficiaries, including non-formal service providers e.g. local traders or hawala</li> <li>Flexibility of design to accommodate people with specific needs requiring alternative modality or delivery mechanisms. Refer to vulnerability criteria and targeting guidance.</li> <li>Discuss protection criteria and economic criteria with government stakeholders in the case of government-led transfers and advocate for context-specific vulnerability criteria and targeting. Refer to vulnerability criteria and targeting guidance.</li> </ul>	<ul style="list-style-type: none"> <li>CBI can be delivered electronically and through various delivery mechanisms, even in remote areas that humanitarian staff cannot access</li> <li>Cash and vouchers are more portable than in-kind assistance, so IDPs who undergo regular or repeated displacement or refugees who are repatriating or resettling may have better access to CBI than to in-kind distributions.</li> <li>CBI can be delivered via government safety net systems, which can help affected populations to integrate and access longer-term support (this applies to marginalized or vulnerable local communities, IDPs and refugees)</li> <li>CBI can promote or improve market connections between beneficiaries and surrounding communities, or contribute to the development of new markets (increased demand and, through indirect market support, supply).</li> </ul>	
Access	Exclusion and inclusion errors. Exclusion example: street children and youth, who are also economically vulnerable, are not included. Inclusion example: cash transfers via government safety net systems using existing beneficiary lists include those who are not necessarily the most economically vulnerable.	No, but recent emergencies have shown that it can be difficult to overlay protection criteria or specific needs with economic need.				
	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.	No, program design is typically at the root of this issue. If markets are not functioning, CBI may not be feasible, or CBI along with market support activities may be considered.				
	Unequal distribution of cash (in terms of expenditure) within the household.	While cash is more fungible than vouchers or in-kind, the same unequal distribution could occur with other modalities e.g. food.				
	CBI delivered through government safety net systems may not adhere to humanitarian vulnerability or eligibility criteria, codes of conduct or data protection principles (see also Data protection section on Mitigation)					

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<b>Data protection and beneficiary privacy</b>	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	No, as data protection principles should be applied in the case of in-kind transfers from humanitarian agencies directly to beneficiaries, but electronic payment mechanisms necessarily include third parties (aside from humanitarian agencies and beneficiaries) which provide another potential channel for leakage of personal data.		<ul style="list-style-type: none"> <li>Data protection policy dissemination and adherence to data protection principles (see CaLP); PIA</li> <li>Contracts with service providers include provisions in line with data protection policy</li> <li>Beneficiary consent forms</li> </ul>	New technologies for the management of data, linked to electronic transfers, can ensure data privacy quickly and at scale (e.g. through levels of access, encryption).			
<b>Individuals with specific needs or risks</b>	Additional burdens on women / opportunity costs of engaging in Cash for Work, for example.	No, program design is typically at the root of this issue.	Beneficiary involvement in / awareness of the program (assessment findings, vulnerability criteria, targeting, design, etc.)	Careful consideration of program design, monitoring and feedback mechanisms, and willingness to revise or stop program if necessary	CBI can be more discreet than in-kind assistance, so certain individuals e.g. LGBTI individuals or women heads of household may be able to receive assistance with less visibility than in-kind.	<ul style="list-style-type: none"> <li>Cash in combination with other assistance may contribute to positive protection outcomes for vulnerable women and children e.g. education, nutrition.</li> <li>A 2010 study in Kenya found that community cash transfers helped to strengthen community care for orphaned, separated and unaccompanied children, alongside financial and technical training, child care workshops, and other support engaging the whole community.</li> </ul>		
<b>Social relations: household and community dynamics</b>	Increase in household disagreements over use of resources (cash or other)	In general, studies have found that CBIs did not have dramatic impacts on gender relations, given the complex social and cultural roots of these relations, and the fact that gender was not always a specific focus of the programme.	<ul style="list-style-type: none"> <li>Community-based targeting and awareness campaigns on eligibility criteria (socio-economic vulnerability)</li> <li>Community power mapping/conflict mapping to feed into design</li> </ul>	<ul style="list-style-type: none"> <li>Well-designed eligibility criteria and targeting based on context, community inputs, evidence, and objectives of transfers; may need to re-consider targeting to ensure inclusion of different groups, host community, etc.</li> <li>Complementary gender-specific sensitization or other projects</li> <li>Information and sensitization, post-distribution monitoring - qualitative data on household relations.</li> <li>Gender and conflict analysis, power mapping.</li> <li>Post-distribution monitoring to include questions on social relations. Inclusion of a proportion of hosting vulnerable families in the assistance scheme</li> <li>Complementary community support projects</li> </ul>	<ul style="list-style-type: none"> <li>Contribution to household economy and livelihoods</li> <li>Improved social status of household in community</li> <li>Increased joint decision-making; increase in women's decision-making in the household</li> <li>Increased sharing of cash (+/-)</li> <li>Economic interaction between beneficiaries and traders or refugees and host community, which can contribute to peaceful coexistence</li> <li>CBI can be used to contribute to normalization and local integration for refugees, and as repatriation or resettlement grants to help re-establish a normal life in their country of origin or resettlement.</li> </ul>	<ul style="list-style-type: none"> <li>Studies show slightly less sharing of cash by recipient households than of in-kind assistance (which could be positive or negative).</li> <li>A 2014 impact study of Syrian refugees in Lebanon found that cash assistance decreased tensions within beneficiary households.</li> <li>A 2012 study in Ecuador comparing cash, vouchers and in-kind food, showed that all three led to reduced IPV by removing stressors, while cash and food led to decreases in controlling behaviors, and only cash significantly decreased household violence.</li> </ul>		
	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	A 2014 study in Uganda found that gender relations generally improved between husbands and wives after cash transfers to women, though there were some reported cases of IPV against women.						
	Inter-generational violence							
	Jealousy in polygamous households							
	Inter-household or inter-group tensions, e.g. IDP/refugee and host community including trader							
Negative impact on or affirm unequal community power relations; exacerbate conflict dynamics e.g. cash for weapons.	Not enough evidence / root issue due to program design and not CBI specifically.							

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Fraud and Diversion with protection implications	Cash diverted by service providers, traders or extorted from beneficiaries upon receipt (links to access, safety)	No, in-kind assistance can also be directly diverted or extorted, or converted into cash and then diverted or extorted.	<ul style="list-style-type: none"> <li>Community-based whistle-blowing or anonymous "information relay" systems</li> <li>Reporting of cases, information</li> <li>Regular monitoring</li> <li>Grievance committees</li> </ul>	<ul style="list-style-type: none"> <li>Clear information and two-way feedback mechanisms with beneficiaries</li> <li>Whistleblowing mechanisms</li> <li>Swift agency response to reports of fraud or corruption</li> <li>Communication with target populations</li> <li>Transparency (criteria), clear Implementation guidelines</li> <li>Harmonized approach by all aid actors</li> <li>Random monitoring by independent actors</li> </ul>	<ul style="list-style-type: none"> <li>Direct transfer to beneficiaries can bridge potential corruption at multiple levels</li> <li>Many delivery mechanisms for CBI more discreet than for in-kind</li> <li>If sector-specific objective, some use of funds outside this sector (+/-)</li> </ul>		
	If sector-specific objective, some use of funds outside this sector (+/-)						
	Cash used for illegal or harmful purposes (drugs, arms, armed groups, alcohol)						
Market impacts and access	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.	No, in-kind assistance can also create inflation or deflation. It will depend on the context.		<ul style="list-style-type: none"> <li>Estimate of potential above-average inflation through market analysis, and compare with normal price fluctuations, seasonal shifts, and other existing data.</li> <li>Market analysis, participation of local communities, participation of refugee and host communities</li> <li>Monitoring for better understanding of market reactions and to quickly mitigate issues.</li> </ul>	<ul style="list-style-type: none"> <li>Cash injections have a multiplier effect on the local economy, creating returns for local traders and other community members in addition to direct beneficiaries.</li> <li>Electronic cash may make aid more discreet and eliminate the need for people to carry cash or assets to and from market.</li> <li>Cash is flexible, while in-kind assistance may be sold to meet other basic needs or pay off debts.</li> </ul>	A 2014 impact study of Syrian refugees in Lebanon found that cash assistance increased mutual support between beneficiaries and host community members.	
	Illegal taxes and bribes on the way to the market, leading to limited or disrupted access to markets. Risk that aid (in-kind or cash) 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.)	Cash is more fungible than in-kind and may be subjected to more extortion en route to/from market than in-kind aid.	Communications trees and information relays to warn about checkpoints, negotiation and advocacy with local authorities				
	Restriction of movement on the way to markets (physical blockage to access goods and services by military or armed groups, ethnic / religious discrimination, etc.)	See above.					
	Having to sell aid affecting dignity (beneficiaries having to sell aid at reduced prices or 'illegally' to cover other basic needs.)	Specific to in-kind and vouchers. Unrestricted cash offers flexibility to cover needs as the beneficiary sees fit.		<ul style="list-style-type: none"> <li>Top-up of cash (small, if markets can't handle more) to be added to the in-kind aid package so that people have opportunity to procure other items in the local markets, including camp markets.</li> </ul>			
	Tensions over supplier agreements with local traders leading to resentment towards beneficiaries.	No, locally procured goods for in-kind distributions could provoke similar tensions.					

Refer to the ERC project Literature Review (Danish Refugee Council, 2015), the UNHCR/WFP Cash and Protection Study (2013) and references in the linked Cash and Protection Guide for more details on the above.

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Protection Area	Risks	Community-based prevention or mitigation measures	Humanitarian agency prevention or mitigation measures	Benefits	Decision: CBI, In-Kind, or No Response?	Decision: Delivery Mechanism(s)

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