

## TOOLS: Protection in cash-based interventions

### KEY ACTION

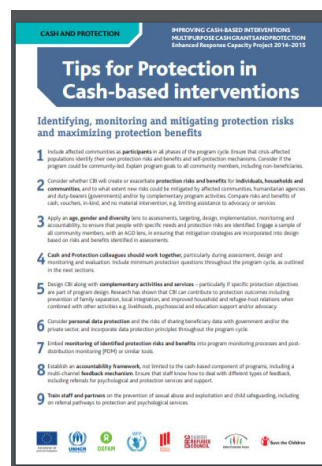
Consult and communicate with affected people in their preferred language and format to ensure that protection risks are considered and monitored throughout the provision of cash assistance. It is essential to put people at the centre of humanitarian assistance. This requires understanding the context, assessing the root cause of protection risks and understanding how the community can shape the solution.

### TOOL: [CaLP- Tips for Protection in cash-based Interventions](#)

What is in this tool?	This tool is a checklist of recommended actions to identify, monitor and mitigate protection risks and maximise protection benefits in cash assistance.
How?	You and your multifunctional team should review this list of 9 key actions to ensure all steps are taken to minimise risks and enhance benefits.
When?	During strategic planning.

While all the steps are essential, particular attention should be paid to:

- Step 2: risks inherent to the ways in which future cash recipients are expected to interact with financial service providers and their agents.
- Step 3: Age, gender and diversity related aspects which could have an impact on the ways in which future cash recipients are expected to interact with financial service providers and their agents or access the payment instrument.
- Step 9: Training activities must be extended to financial service providers and their agents as well.

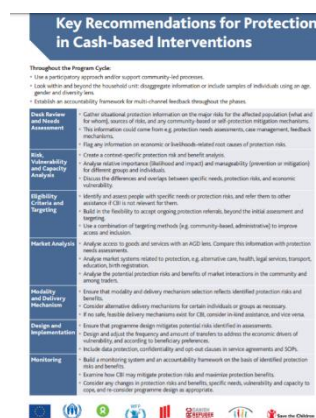


### TOOL: [CaLP- Key recommendations for protection in cash-based Interventions](#)

What is in this tool?	This tool outlines key recommendations to enhance protection throughout the cash programme cycle.
How?	Consult this tool to understand the steps to ensuring protection is interwoven into the various stages of the programme cycle.
When?	Throughout the programme cycle.

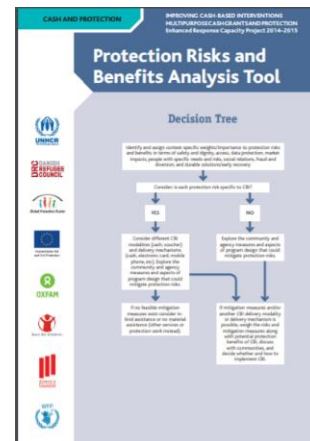
In particular, during:

- **Desk review and needs assessment:** Review past experiences of your organisation and others on the use of the payment instrument and identify what specific measures to put in place to address key protection issues.
- **Risk, vulnerability and capacity analysis:** Your context-specific protection risk and benefit analysis should consider the specific risks associated with your chosen payment instrument.



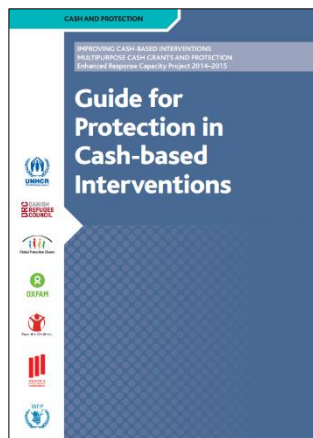
**TOOL:** [CaLP Protection Risks and Benefits Analysis Tool](#)

What is in this tool?	This tool helps you identify and assign context-specific weights/importance to protection risks and benefits in terms of safety and dignity, access, data protection, market impacts, people with specific needs and risks, social relations, fraud and diversion, and durable solutions/early recovery.
How?	Combine this tool with the user journey tool.
When?	Especially when designing the cash-based intervention.



Protection Area	Protection Risks	Risks			Benefits	
		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	WHAT DOES THE EVIDENCE SAY? – Potential Protection Benefits and Outcomes
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.				
Data protection and beneficiary privacy	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)	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>	<ul style="list-style-type: none"> <li>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).</li> </ul>	
	Sharing personal data of refugees, IDPs or other affected individuals or households with third parties, potentially putting them at risk of violence, detention or discrimination					
Individuals with specific needs or risks	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	<ul style="list-style-type: none"> <li>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.</li> </ul>	<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.</li> </ul>

**Further reading:**



**GUIDANCE:** [UNHCR Guide for Protection in Cash-based Interventions](#)

This document provides comprehensive guidance on mainstreaming and integrating protection into cash assistance.

**CASE STUDY:** [WFP Protection in Practice: Food Assistance with Safety and Dignity](#)

This case study considers the protection concerns of cash recipients within the context of WFP's food assistance. It focuses on highlighting the impact of providing food and nutrition assistance on the protection of people in need in a range of contexts (from complex emergencies to protracted crises and natural disasters).

