

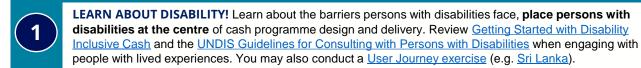
TOOLKIT: RESPONSIBLE CASH **Disability Inclusive Cash**



Enable persons with disabilities to manage their cash assistance independently

- Persons with disabilities have the right to access assistance on an equal basis as other people. They
 generally prefer to access and manage cash themselves, without having to rely on caregivers or family
 members which can be disempowering and increase the risk of the cash being diverted.
- Often, no solution will be 100% accessible for all people. Disability is diverse and we need to consider the potential barriers for people with different types of impairment physical, sensory (vision and hearing), communication, cognitive and psychosocial. Try to factor in as many of these as possible.

Here are 5 things to get you started - Click on the links within for useful Tipsheets



SEEK OUT PARTNERSHIPS Always ask for advice and partner with Organisations of People with Disabilities (OPDs), cluster Disability Working Groups or specialized INGOs like Humanity & Inclusion or CBM Global. Tools/resources for your local context may already exist!

ENABLE ACCESS & PARTICIPATION Remove barriers (physical, financial, communication, institutional) - make it easier for persons with disabilities to access cash without relying on others. Here's how:

- ✓ Promote autonomy: The tipsheet Ensuring Access to Cash Assistance for People with Disabilities includes concrete actions to enable persons with disabilities to manage their cash independently.
- Mitigate exclusion and stigma: Ensure staff, partners, and vendors are trained to treat persons with disabilities respectfully and avoid stereotypes, with support from Organizations of People with Disabilities.
- ✓ Adapt touch points: Offer multiple accessible options, such as accessible ATMs, mobile distributions, or home deliveries, and advocate for accessible infrastructure where feasible.
- ✓ <u>Inclusive communication</u>: Use simple, clear language in multiple formats and co-develop materials with OPDs to ensure persons with disabilities can access and plan for assistance effectively. <u>Here</u> are some tips.
- ✓ Accessible feedback: Co-design <u>community feedback mechanisms</u> with persons with disabilities, implement outreach for isolated individuals, and analyse <u>disability data</u>.

BUDGET FOR INCLUSION Allocate funds to make your programme accessible, such as training staff or creating easy-to-use materials. People with disabilities need on average 10-30% more money to be able to meet their basic needs, such as food and other essentials – adjust your transfer value!

Remember: Donors value disability inclusion - budgeting for it is best practice.

MITIGATE PROTECTION RISKS Persons with disabilities, especially women, are amongst those who are most exposed to risk. Additional support and attention is required to enable persons with disabilities to safely benefit from cash transfers.

These changes will have **implications beyond disability inclusion.**When we design for people with disabilities, older people, women at risk, and marginalized communities – **we create programmes that are better for everyone!**

Step 1: Watch out for risks: Under-identification –

exclusion and mis-identification during data collection processes.

Under-representation in community leadership/representation.

Stigma, isolation, violence, and abuse resulting from negative perceptions and wrong beliefs associated with disability.

Discrimination on the basis of disability e.g. policy or practice results directly/indirectly in barriers that limit or restrict equal access.

Step 2: Review <u>Mitigating</u>
<u>Disability-related Protection</u>
Risks for concrete actions



Explore these tools to learn more:

- <u>UNDIS: Consulting Persons with Disabilities</u> (Section 3) [EN]
- IASC Inclusion of Persons with Disabilities in Hum. Action [EN]
- CaLP e-Learning disability inclusive cash & voucher assistance [EN]
- GMSA Accessibility Features digital financial training materials [var]
 CBMG Disability Inclusion in Focus Group Discussions [EN]
 CBMG Improving disability data collection in vulnerability

assessment and monitoring tools [EN]



