

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

1

LEARN ABOUT DISABILITY! Learn about the barriers persons with disabilities face, **place persons with disabilities at the centre** of cash programme design and delivery. Review [Getting Started with Disability Inclusive Cash](#) and the [UNDIS Guidelines for Consulting with Persons with Disabilities](#) when engaging with people with lived experiences. You may also conduct a [User Journey exercise](#) (e.g. [Sri Lanka](#)).

2

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!**

3

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.
- ✓ **Inclusive communication:** 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. [Here](#) are some tips.
- ✓ **Accessible feedback:** Co-design [community feedback mechanisms](#) with persons with disabilities, implement outreach for isolated individuals, and analyse [disability data](#).

4

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.

5

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 Mitigating Disability-related Protection Risks for concrete actions



Explore these tools to learn more:

- [UNDIS: Consulting Persons with Disabilities](#) (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]

