

## SESSION: CASH-BASED INTERVENTIONS & PROTECTION

2 hours

Session overview

Time	Session section	Activity & method	Notes
5'	Introduction	Plenary presentation	Slide 2-3
20'	Defining CBIs Definition Types of CBIs Other key terms	Plenary presentation and discussion	Slides 4-5
20'	Protection risks and benefits analysis in response planning	Plenary presentation and discussion	Slides 6-7
10'	Mainstreaming protection in CBIs	Plenary presentation and discussion	Slides 8-9-10
20'	Integrating protection in CBIs	Plenary presentation and discussion	Slide 11-12-13
25'	Case Study	Group work and discussion	<a href="http://globalprotectioncluster.org/assets/files/tools_and_guidance/cash-based-interventions/training/erc-case-study-a-web.pdf">http://globalprotectioncluster.org/assets/files/tools_and_guidance/cash-based-interventions/training/erc-case-study-a-web.pdf</a>  <a href="http://globalprotectioncluster.org/assets/files/tools_and_guidance/cash-based-interventions/training/erc-case-study-b-web.pdf">http://globalprotectioncluster.org/assets/files/tools_and_guidance/cash-based-interventions/training/erc-case-study-b-web.pdf</a>
15'	Coordination Cash Working Group Inter-Cluster Coordination Group	Plenary presentation and discussion	Slide 14
5'	Resources and conclusions	Plenary presentation	Slide 15 More resources in accompanying document 3

## Session objectives

- To define CBIs and identify its various forms
- To be able to use the Protection Risks and Benefits Analysis tool to inform response analysis, i.e. decide the appropriateness of CBI as a modality
- To be able to design CBI for protection outcomes

## Learning outcomes

- Participants are able to define CBIs, its various forms and how they can be used for protection outcomes
- Participants are able to use the Protection Risks and Benefits Analysis tool to inform response analysis
- Participants know where to access further resources to mainstream protection in CBIs and programme CBIs for protection

## Session outlines

The following should be read as a supplement to the PowerPoint Presentation, attached in a file called 'CBIs and Protection.

The following is an overview of the session, and a suggestion of how it might be structured, including activities and approaches, with references to the relevant slides.

## Handouts

- Handout 1 - case studies
- Key websites: at [www.cashlearning.org](http://www.cashlearning.org)

## Material

- Flip charts for plenary discussions
- Markers
- Coloured sticky notes for discussions

## SESSION PLAN

### 1. INTRODUCTION

Introduce the session and its objectives asking participants to fully engage and move forward with the session, keeping in mind experiences or examples from the field.

By the end of the session participants will be able to:

- Define CBIs, its various forms and how they can be used for protection outcomes
- Use the Protection Risks and Benefits Analysis tool to inform response analysis
- Know where to access further resources to mainstream protection in CBIs and programme CBIs for protection

### 2. DEFINING CBIs

The definition used is from CaLP glossary updated in 2017 available at <http://www.cashlearning.org/resources/glossary>

#### Question for participants before presenting the definition

What types of modalities of delivering humanitarian assistance do you know? This question aims at positioning CBI as one modality amongst many, and not as a sector in its own right or a way of providing livelihoods.

What are Cash-Based Interventions? What forms of CBIs do you know, i.e. cash, paper vouchers, e-vouchers, restricted cash transfers, unrestricted cash transfers, multi-purpose cash, etc. Who can be the recipient of CBI? Present the definition, link examples given by the group showing how their examples fit the definition.

#### Points to mention

CBI is not a programme but one modality for humanitarian response, alongside in-kind distribution, service provision, technical assistance that helps to achieve programmatic results, such as enabling populations to meet basic needs, improve access to services, assist with livelihoods recovery, etc.

CBIs are used when target populations are facing an issue of **accessibility** to goods and services due to insufficient resources and other barriers that limit their access.

CBI uses local markets and service providers to meet the needs of affected population. When a market is well-provisioned and can scale-up its supply when faced with increased demand, CBIs might be the preferred intervention modality because they inject money into the local economy, and provide the flexibility and dignity of choice to affected population.

If a population is facing an issue of **availability** of **quality** goods and services however, provision of cash or vouchers may cause inflation due to insufficient supply. In this case, in-kind, or a combination of CBI and in-kind may be required for the initial stages of response until the local

economy can support a large cash-influx. Considerations and preferences of affected population should play a prominent role in the design of CBI.

**Conditional & unconditional cash:** examples of conditions that may be applied include work, i.e. cash for work, attendance at training, bringing children for doctor's checkups, instalments for livelihoods grants being provided upon proof of proper expenditure of previous instalment, and disarmament.

**Restricted & unrestricted cash:** unrestricted means that it can be spent on whatever the beneficiary wishes. Restricted grants are typically provided through vouchers, which limits the expenditure to a specific place (i.e. only at selected grocery stores), or a commodity (a voucher worth x kg of rice), or a cash value (a voucher worth x money to be spend at participating retailers). Restricted CBIs are usually adopted when the program requires that the cash be spent on a specific commodity or service, however this commodity or service is not the highest priority of the target population. Unrestricted cash grants (that can be spent on anything), will usually be spent on a household's most urgent unmet need. If your program requires cash to be spent on a specific service or commodity that is not considered a top priority by households, use vouchers to restrict expenditure.

**Cash delivery mechanisms:** Refers to the delivery mechanism of how the beneficiary will receive the cash/voucher. Mechanisms include cash envelopes, bank cards, electronic vouchers, distributions through third party service providers, mobile banking etc. Key considerations when selecting the cash transfer mechanism include local availability of services, distance to services, access (including safety) of beneficiaries to services, costs, speed and ease of set-up, speed and ease of making changes, and intended duration (one delivery versus regular instalments).

CBI is a dynamically evolving field and a range of CBI-related terms, including those mentioned above, including restricted versus unrestricted, conditional v. unconditional cash transfers, multi-purpose cash, is being debated by the humanitarian community (ref. Grand Bargain cash work strand workshops on tracking cash and vouchers, 2018).

Prior to familiarizing participants with Protection Benefits and Analysis Tool open a discussion on assumptions and beliefs around cash and risk.

### Questions to participants

Are CBIs more risky than other response modalities?

What protection risks can you identify that might be specific to CBI? Consider challenging examples, such as redistribution of cash assistance among those not targeted (sharing cash), management of cash mainly by husbands and male partners, with very little or no involvement of women, lack of identity documents (ie particularly if ID is a prerequisite of opening bank account), financial and technology literacy, distributing foreign currency, i.e. USD in rural, conservative areas as part of CBI, biometric registration of beneficiaries and personal data protection, etc.

What factors can discourage / prevent the use of CBI? I.e. consider particularities and dynamics of your region.

Can cash be safer than other modalities of humanitarian response? Consider issues, such as safety of beneficiaries during distribution of in-kind assistance, i.e. food, non-food distributions, issues of visibility of in-kind assistance, transport needs from distribution points and associated costs, etc.

Can you give example of risks that are shared with other modalities?

Can CBIs reduce protection risks and contribute to protection outcomes? Ask for examples. Consider cash effectiveness in reducing child labour, prevention of school drop-out, Intimate Partner Violence by reducing economic stressors of household through CBI. What factors could increase the success of achieving protection outcomes?

### **3. PROTECTION RISKS AND BENEFITS ANALYSIS**

After familiarizing participants with key terms, the Protection Risks and Benefits Analysis tool will help them to understand how to decide whether CBI is an appropriate modality of response.

#### **Background on the slides**

The Protection Risks and Benefits Analysis tool is consisted of 2 parts - risks matrix and the decision tree. It has been developed as part of the Enhanced Response Capacity grant and forms part of the set aimed to improve Cash-Based Interventions, Multi-Purpose Cash Grants and Protection (2014-2015).

#### **Points to mention**

Protection risk analysis is a prerequisite of any humanitarian intervention, regardless of types of assistance, and not only for CBI as it is the responsibility of any humanitarian actor to mainstream protection.

Protection Risks and Benefits Analysis tool uses context-specific protection analysis to inform programmatic decisions.

It maps protection risks outlining whether these risks are specific to CBI or not and ultimately which response option to use.

It prompts us to ensure that full range of modalities of response is equally and consistently considered as part of the response analysis.

We should be able to justify the selection of modality or a range of modalities, i.e. be able to respond which needs, including protection needs, we intend to address with each modality.

Protection Risks and Benefits Analysis might be used throughout various stages of Programme Cycle Management, i.e. at the assessment stage to help map protection risks, response analysis, including market analysis, to decide which modality to use, planning and designing and post-distribution monitoring and learning.

#### **Questions to participants**

Are CBIs more risky than other response modalities?

What protection risks can you identify that might be specific to CBI? Consider challenging examples, such as redistribution of cash assistance among those not targeted (sharing cash), management of cash mainly by husbands and male partners, with very little or no involvement of women, lack of identity documents (ie particularly if ID is a prerequisite of opening bank account), financial and technology literacy, distributing foreign currency, i.e. USD in rural areas as part of CBI, biometric registration of beneficiaries and personal data protection, etc.

What factors can discourage / prevent the use of CBI? I.e. consider particularities and dynamics of your region.

Can CBIs reduce protection risks? Ask for examples.

#### **4. MAINSTREAMING PROTECTION IN CBIs**

What are the important considerations for designing programs where protection principles are mainstreamed, protection risks detected and mitigation measures put in place?

##### **Points to mention**

Protection mainstreaming in CBIs is no different from protection mainstreaming in other modalities of humanitarian response.

Protection must be mainstreamed throughout the CBI program cycle.

In programmes where protection is mainstreamed, protection principles are incorporated into sectorial interventions with an objective to meet one or multiple basic needs, such as food security, nutrition, shelter needs or support livelihoods, where cash or voucher are used as a response modality, either alone or in combination with other modalities.

Examples of mitigation measures for protection risks that can be put in place include, for instance, risks related to safety and dignity, fraud, theft, acceptance of cash as a suitable modality, social relations, etc.

Targeting criteria for inclusion in CBI differ per sector and programme objective but the risk of beneficiaries engaging in negative coping mechanisms should be considered as part of mainstreaming approach.

##### **Questions to participants**

Consider hypothetical protection risks in cash for shelter programme targeting houses with structural damage. Consider elements, such as property ownership, quality of construction and building materials v. standards of adequate housing, transfer value and theft and safety risks, risks of not spending transfer value on house rehabilitation, use of children as labourers, environmental issues related to building materials, support to people with disabilities, older people less able bodied , female-headed households, etc.

What barriers can different groups of people face that obstruct their access to cash? Consider, for instance, physical barriers (distance to distributions, inaccessibility of facilities or markets), communication barriers (inaccessibility of communication materials), reduced literacy (including technological literacy), and attitudinal barriers (discriminatory practices from staff, society, intended or unintended).

Should the cash transfer be conditional? Why? Why not?

What mitigation measures might be put in place to reduce these risks? Consider beneficiary complaint and feedback mechanism, Memoranda of Understanding with property owners, contractors, protection-sensitive post-distribution monitoring, strengthening community based protection mechanisms as part of design through inclusion of complementary activities, etc.

## 5. INTEGRATING PROTECTION IN CBIs

What are the important considerations for designing programs where CBIs can reduce and/or prevent protection risk, i.e. address GBV, child protection risks, empower, transform gender relations?

### Points to mention

“Protection integration: 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.”

People-centred approach to programme design - consideration for preferences of affected population.

Programmes that explicitly aim at achieving protection outcomes and have a specific protection objective, have a good understanding of dynamics and the determinants of protection risks we want to reduce. For instance, if a programme aims at reducing certain negative coping mechanisms, determine if they have economic causes that can be addressed through CBIs, ie develop a theory of change or pathways flowchart to visualise the causal logic.

In some contexts, i.e. Somalia, where the majority of cash assistance is used to achieve food security objectives, it is useful to explore how CBIs with food security objectives can more concretely incorporate protection objectives into programme design and analysis, ie through identifying and mapping of factors that are common drivers of protection risks within food security sector as well as across sectors. This point can be adjusted to the context of the PIP ToT, i.e. with questions – how CBI is used in your context and what objectives to achieve? Are there any programmes where CBI is used to achieve protection objectives and/or dual objectives of protection and assistance?

Cash, as any other response modality, must contribute to achieving protection outcomes. Use Protection Analysis and Humanitarian Country Team’s protection strategy (the latter - if relevant in your context) with a response planning to ensure that CBI contributes to achieving protection outcomes if cash was identified as the most appropriate modality.

Identify protection-related markets and expenses that can be considered for inclusion in Minimum Expenditure Basket, i.e. one-off cost of obtaining legal documentation, one critical medical event expense, divorce-related proceedings and associated costs, etc.

The importance of exit strategy, regardless of modality used in response.

### Questions to participants

How can CBI effectively address the need of SGBV survivors to meet protection and economic self-reliance objectives? What factors could increase the success of achieving protection outcomes?

Should CBI for protection be conditional?

Is one-off, short-term CBI for protection riskier than no response at all?

Do you have examples of targeting or prioritising recipients of CBI for protection? What approaches are used in your context?

## 6. CASE STUDY

Split into 2 groups tasked with 1) designing CBI programme where protection is mainstreamed 2) designing CBI programme where protection is integrated; 15 minutes - group work; 5 minutes presenting each group. Case studies to be adapted to the context of the PIP ToT.

## 7. COORDINATION

Can anyone explain who is responsible for coordination of CBIs in humanitarian settings?

### Points to mention

With the endorsement of Inter-Cluster Coordination Groups' Terms of Reference in 2017, the responsibility for cash coordination has been placed at the ICCG (i.e. ICCG role is [...] "ensuring strategic and streamlined cash coordination throughout the response").

As per the ICCG ToR, Cash Working Group has formally gained a space in humanitarian architecture as a technical sub-working group of the ICCG, a service provider, advising the ICCG on cash issues and accountable to ICCG.

Clusters have an active role to play in cash coordination, i.e. clusters have to develop their own guidance on how to provide assistance, be it in cash, in kind or mixed, in accordance with the 2015 IASC Coordination Handbook. To plan and implement cluster strategies by developing sectoral plans, objectives and indicators that directly support realisation of the overall response's strategic objectives is one of the six core cluster functions.