

Safer Cash: Ensuring Risk Mitigation and Inclusion in Multipurpose Cash Assistance

Practitioner Brief

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Background

Cash and voucher assistance (CVA) is one of the fastest growing interventions for supporting people affected by humanitarian crises, and has proven effectiveness and efficiency related to a number of economic and food security outcomes. While cash assistance is not inherently more risky than other forms of aid, possible protection risks need to be considered as CVA is scaled up in a variety of humanitarian contexts.

Through a desk review of existing resources to address the mitigation of protection risks in CVA, as well as consultations with key stakeholders working in CVA in the humanitarian field, the International Rescue Committee (IRC) identified the need for a user-friendly, field-level resource that would aid teams to collect and analyze data on protection risks among diverse beneficiaries, and then use that data to implement risk mitigation strategies. Such a resource would have to integrate protection principles into the cash program cycle without adding to the already heavy burden of teams implementing and monitoring programs on the ground.

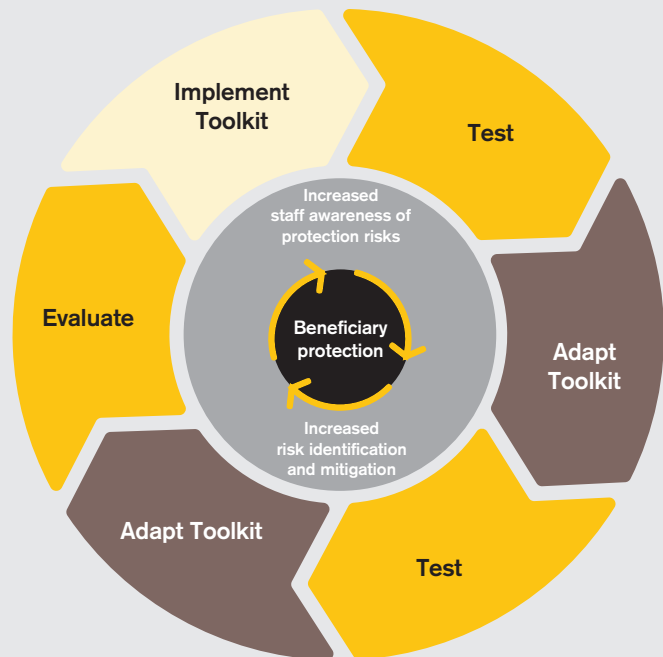
The Safer Cash Toolkit was designed to address the challenge of insufficient protection information to systematically identify the risks that beneficiary populations may face as a result of using CVA in humanitarian settings. The toolkit captures the minimum amount of information required to support organizations to design, implement and measure CVA at the field level to prevent and minimize harm to beneficiaries, without disrupting or adding to standard program procedures.

The research

Through operational research, the IRC, in collaboration with the Harvard Humanitarian Initiative, aimed to inform the refinement of the Safer Cash Toolkit and assess its feasibility and acceptability among IRC staff involved in the design and delivery and monitoring of cash programs (keeping in mind future, broader utility among other relevant stakeholders). The research also sought to assess whether the implementation of the toolkit among staff would lead to improved staff capacity in minimizing safety risk of cash assistance, and whether this could potentially contribute to reduced risks for recipients.

The Safe Cash Toolkit was piloted and tested in Badghis, Afghanistan, from February through July 2019. Mixed-methods data collection was conducted among staff and beneficiaries in Badghis province (the intervention site) and Nangarhar province (the control site) at three time points over a period of six months. To gain feedback on the toolkit and to assess staff knowledge

Continuous quality improvement model



and confidence around mitigating risks to beneficiaries of CVA, a quantitative survey was delivered among 38 IRC staff (23 in Badghis and 15 in Nangarhar). Qualitative interviews were also conducted among 11 staff in Badghis who used the toolkit at both midline and endline. To assess the potential to influence protection outcomes among beneficiaries, a quantitative assessment was conducted among 933 beneficiaries (250 at baseline, 356 at endline, and 327 at endline) who directly received the cash transfer at the distribution sites.

The cash programs that were assessed were unconditional cash transfer programs designed to help households meet their basic needs. The programs were targeted to households based on a vulnerability score, and the household was registered through the head of household, regardless of sex. This is a common approach to targeting and registration for cash assistance for basic needs in humanitarian contexts. In this particular context, the heads of household are predominantly male, and few women travel to the distribution sites given social norms as well as increasing security concerns during the testing period. As a result, only 70 women participated in the data collection over the three data collection points (51 in Nangarhar and 19 in Badghis), limiting our ability to draw generalizable conclusions from this population. The female beneficiary data are therefore analyzed separately from men's data given the limited sample size to make valid inferences. Read more about the study methods and limitations in the full report (IRC, 2019).

Exploring Protection Risks and Barriers in Cash Programming for Internally Displaced Persons in Cameroon and Afghanistan: Formative Research

The Human Rights Center at the University of California Berkeley School of Law, in partnership with IRC, conducted formative research on protection risks and barriers in cash assistance for displaced populations in conflict-affected settings. The study (Freccero et al., 2019) was carried out in IRC programs in Cameroon and Afghanistan and included qualitative focus groups and interviews conducted among 211 purposively selected male and female beneficiaries, and 34 key informant interviews with cash and protection practitioners. The research identified a range of protection risks and barriers that arise for beneficiaries of CVA in Cameroon and Afghanistan:

PROTECTION RISKS AND BARRIERS

- Targeting is perceived to be exclusionary and to put beneficiaries at risk of bribery and extortion.
- Traveling to and from the distribution site is perceived to be unsafe, with respondents from both Cameroon and Afghanistan reporting witnessing and experiencing attacks by armed groups and opportunistic perpetrators. This was particularly true among young women; a few young women in Cameroon described sending intermediaries to receive their cash in their place.
- Physical and information barriers limit access to the cash program, including physical distance, a lack of accommodation for those with limited mobility or literacy, and issues with intermediaries.
- Keeping cash transfers safe from theft was commonly cited by respondents in both Afghanistan and Cameroon as a chief concern after leaving the distribution, or when going to the market. This was particularly true among older women in Cameroon and women in Afghanistan, who often do not have cell phones, formal identification or bank accounts to set up safe ways to store and manage money.
- Household and community tension were mixed:
 - o Key informants reported observing increased household tension and angry incidents between neighbors as a result of cash programs.
 - o Several beneficiaries in Cameroon and Afghanistan reported that receiving cash transfers had eased tensions in the home.
 - o In both locations, where beneficiaries reported increased tension, it was perceived to result from inadequate information and unclear expectations about the program.

It should be noted that, despite the protection risks identified through this research, the majority of participants in both countries shared positive perceptions about receiving cash and expressed a preference for cash over any other aid modality.

These findings from the formative research were used to develop the Safer Cash Toolkit. For more information on the formative research findings, see Freccero et al., 2019.

Operational Research: Key findings

Staff trained in the Safer Cash Toolkit report finding it easy to use, relevant and useful for their work

Most staff members who participated in the toolkit training reported using the toolkit, and most who used it in their work reported high ease of use, relevance and usefulness. Staff in qualitative interviews perceived that assessments and monitoring around protection issues for beneficiaries had improved, but that changes in risk mitigation had yet to occur given the short period of follow up of the research. Areas for improvement were identified from the research findings, and the toolkit content was adapted to address them.

Overall staff knowledge and confidence in risk mitigation for CVA is low, but the Safer Cash Toolkit shows promising increases at the staff level

Among staff in both the intervention and control sites, self-rated

knowledge and confidence around identifying and mitigating risks related to cash programs was low across all three time points. However, over time, staff in Badghis reported a non-statistically significant increase in identifying protection risks and confidence from baseline to endline. Staff interviewed qualitatively who participated in the toolkit training workshop reported using the toolkit in their work perceived that their knowledge of protection risks and ability to mitigate had increased.

Overall, the toolkit had no detectable influence on beneficiary protection outcomes

The Safer Cash intervention targeted staff involved in cash programs rather than beneficiaries directly. Moreover, the study did not aim to measure impact at the beneficiary level. However, the research did explore the potential influence of using the Safer Cash Toolkit on protection outcomes at the beneficiary level. No significant improvements in any of the protection outcomes were



detected between the intervention sites compared to the control site. Increases in protection issues that were identified from baseline to endline could be a result of the deteriorating security situation in Badghis, where conflict activity increased and threats from armed actors severely limited mobility, particularly around the time of endline data collection. This change in the security context in the intervention site (Badghis) limits our ability to draw comparisons between communities that received cash where staff were trained on Safer Cash versus those where Safer Cash was not being implemented. Overall, the lack of improvement in protection outcomes among beneficiaries was anticipated, given the relatively short time period of the research and that no significant quantitative change among staff members was detected.

Male beneficiaries experience protection risks mostly before and after receiving the cash transfer, on their way to and from the distribution

Male beneficiaries reported experiencing protection risks mostly before and after the cash distribution, with men in Badghis experiencing greater protection risks at every time point. Men with a disability had higher perceived needs and faced higher levels of protection risks than those without, though the difference was not statistically significant. Men with a disability were also more likely to report experiencing discrimination during the selection process than to those without a disability. Older men (over 50 years of age) were significantly less likely to face intimidation or threats in their communities before the distribution, as compared to younger men. Despite these risks, male respondents overwhelmingly stated that they were happy to have received the support, and

that participation in cash assistance improved relationships with their spouses, families, and communities, though this varied slightly by age and disability status.

Female beneficiaries rarely travel to distribution sites, but those in Badghis experienced protection risks mostly before the cash distribution

Due to security concerns and gender and social norms in Afghanistan, very few women travel to cash distribution sites to collect cash transfers directly. For this reason, less than 5% of the respondents sampled at the distribution site were female. Among the small sample of women who participated in the study, the only protection risks were reported among women in Badghis. The majority of these risks occurred before the cash distribution, including being asked for a bribe or payment during the selection process, experiencing discrimination during the selection process, and feeling intimidated after being selected for the program. A few also reported protection threats at the distribution site and after returning home. However, women also unanimously reported being happy that they participated in the program, and experiencing improved spousal, family and community relations as a result of the cash.

Developing and Adapting the Safer Cash Toolkit

At each stage of research, rapid data analysis was carried out to inform and refine the various iterations of the Safer Cash Toolkit. Several changes were made throughout the pilot period to increase its usability:



Source: USAID and BPRM 2019

1. Tools were structured to be more easy-to-use for teams in a variety of program and humanitarian contexts.

At the onset of the toolkit pilot, it became clear that some assessments and risk mitigation strategies may not be relevant or appropriate for emergency response contexts, where response packages have already been pre-defined by donors or coordinating bodies, and time, financial and human resources are extremely limited. For this reason, the content of the Safer Cash Toolkit was adapted to be more usable for teams in a variety of contexts. To enable teams to better select or develop context-specific risk management strategies, tools were subdivided to be used with specific populations and at certain time periods within the lifetime of a grant.

2. Guidance was added on contextualization of tools and questions for relevant application in the field.

Findings from staff also highlighted the need for more guidance around contextualization and framing of questions, to help teams more easily apply them to their specific contexts and programs. To address this finding, an appendix was developed to provide step-by-step guidance for teams to reference as they select and adapt questions to integrate into their assessment and monitoring tools.

3. Training content was adapted and a decision-tree was developed to ensure that key individuals are trained in Safer Cash and held accountable to agreed upon risk mitigation measures.

The toolkit was only directly used by a few key individuals in each field office, and therefore the training session on the mechanics of the tools was adapted to target that specific audience, with a separate

module focusing on sensitization of protection risks to use more broadly with field staff. Similarly, challenges around accountability for risk management strategies that came out of the endline qualitative findings were addressed with the addition of a decision-making flow chart, to be filled out by field offices to support facilitation of accountable decision-making based on the risks identified using the toolkit.

Practitioner recommendations: Using the Safer Cash Toolkit in CVA

1. Integrate the Safer Cash tools into regular programming activities.

No additional surveys are needed in order to use the Safer Cash Toolkit; its questions should be embedded into existing tools and analyses and use of the data should also follow regular program processes. For example, the protection questions from the Safer Cash tools are incorporated into the regularly-used PDM tool which field-level staff use after each cash distribution. Subsequently, these data are analyzed in the same way data was previously analyzed and reflected upon in monthly project review meetings.

2. Develop clear operating and staffing procedures to successfully implement the Safer Cash Toolkit.

- a. Clearly define the target audience for the Safer Cash Toolkit training and roles and responsibilities among the project team.
 - i. Senior level managers who are typically responsible for developing data collection tools and analyzing data collected should be trained and held accountable in

knowing and using the Safer Cash Toolkit and should ensure that it is integrated into existing tools. This same staff person should also be held accountable for timely analysis of data and presentation of that data for discussion in monthly project review meetings with other relevant staff involved both in protection and cash programming.

- b. Target training sessions on use of the Safer Cash Tools to managers and monitoring and evaluation teams. Field-level implementation staff should not be trained in the full toolkit but should be made familiar with protection principles through separate sessions, and should be involved in discussions on risk management and course corrections using the analyzed data.
- c. Strengthen collaboration between cash practitioners and protection specialists to increase understanding of the protection concepts, including communication and cross-learning about the protection principles and cash programming.

3. Senior Management (country directors, heads of programming) should be held accountable for making safety of beneficiaries a key component of assessing beneficiary satisfaction. As a result, all levels of project management staff should be held accountable for safety of beneficiaries equally to the timeliness and quantity of cash delivered.

- a. As a means of holding staff accountable for ensuring safety and equal access of beneficiaries to deliver on beneficiary satisfaction metrics, staff should be aware of current referral pathways for general protection, child protection, and GBV prevention and response services, in case other protection risks are identified or disclosed. Refer to the full report for more details on referral pathways and other best practices.

4. Ensure data generated from Safer Cash and feedback channels are analyzed in a timely fashion and that actions are identified for risk management.

- a. Senior project managers should establish regular debriefs both to review analyzed data and to understand if the data findings resonate with the experience of field staff. In project review meetings, these data should be discussed and risk management measures proposed and integrated in work plans.
- b. Country programs and coordinating bodies should continue to invest in feedback mechanisms that are safe and accessible for people at heightened risk of protection issues and who may face additional barriers to disclose complaints, including women, children, older people with or without disabilities, and people with disabilities.

5. Use of the toolkit does not in itself address the information gaps beneficiaries experienced based on the research findings; better communication about the cash assistance program with recipients and communities is necessary.

- a. Communicate clear expectations to beneficiaries about what they can expect to receive (in terms of amount, duration, frequency and timing of cash assistance), including when the assistance will end. Communicate to the community about how the cash assistance recipients are selected to reduce any potential community tensions, considering any security implications that might result from sharing this information.
- b. Understand the social and gender dynamics of the local community that may disproportionately affect vulnerable groups, and apply a gender-sensitive lens and accessibility measures to communication strategies to better understand beneficiaries' needs and ensure that communications respond to the gender-sensitive concerns around transfers and are accessible to all clients.

6. The Safer Cash Toolkit package should be continually updated to reflect the current knowledge base on cash and protection risks among populations in humanitarian settings



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