

# Protection Risks and Benefits Analysis Tool

## Decision Tree

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

Consider: is each protection risk specific to CBI?

YES

NO

Consider different CBI modalities (cash, voucher) and delivery mechanisms (cash, electronic card, mobile phone, etc). Explore the community and agency measures and aspects of program design that could mitigate protection risks.

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If no feasible mitigation measures exist consider in-kind assistance or no material assistance (other services or protection work instead).

If mitigation measures and/or another CBI delivery modality or delivery mechanism is possible, weigh the risks and mitigation measures along with potential protection benefits of CBI, discuss with communities, and decide whether and how to implement CBI.



PROTECTION RISKS AND BENEFITS ANALYSIS TOOL

| Protection Area                          | Risks  |   |  |   | Benefits   |  | Decision<br>CBI (MPG? Or other), IN-KIND, or NO RESPONSE? |  |
|--|--|---|--|---|--|--|---|--|
|  | Protection Risks   | WHAT DOES THE EVIDENCE SAY – Is the risk specific to CBI?   | Community-based mitigation or self-protection measures<br><i>These should be added by context</i>  | Humanitarian agency mitigation measures<br><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>  |   |  |
| Access                                   | 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> |  |   |  |
|  | 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.  |  |   |  |  |   |  |
|  | 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)  |   |  |   |  |  |   |  |
| Data protection and beneficiary privacy  | Sharing personal data of refugees, IDPs or other affected individuals or households with third parties, potentially putting them at risk of violence, detainment or discrimination   | 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>  | 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).   |  |   |  |
| 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   | 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.   | <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, alongside financial and technical training, child care workshops, and other support engaging the whole community.</li> </ul> |   |  |

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| Social relations: household and community dynamics | Increase in household disagreements over use of resources (cash or other)   | In general, studies have found that CBIs did not have dramatic impacts on gender relations, given the complex social and cultural roots of these relations, and the fact that gender was not always a specific focus of the programme. | <ul style="list-style-type: none"> <li>Community-based targeting and awareness campaigns on eligibility criteria (socio-economic vulnerability)</li> <li>Community power mapping/conflict mapping to feed into design</li> </ul> | <ul style="list-style-type: none"> <li>Well-designed eligibility criteria and targeting based on context, community inputs, evidence, and objectives of transfers; may need to re-consider targeting to ensure inclusion of different groups, host community, etc.</li> <li>Complementary gender-specific sensitization or other projects</li> <li>Information and sensitization, post-distribution monitoring - qualitative data on household relations.</li> <li>Gender and conflict analysis, power mapping.</li> <li>Post-distribution monitoring to include questions on social relations. Inclusion of a proportion of hosting vulnerable families in the assistance scheme</li> <li>Complementary community support projects</li> </ul> | <ul style="list-style-type: none"> <li>Contribution to household economy and livelihoods</li> <li>Improved social status of household in community</li> <li>Increased joint decision-making; increase in women's decision-making in the household</li> <li>Increased sharing of cash (+/-)</li> <li>Economic interaction between beneficiaries and traders or refugees and host community, which can contribute to peaceful coexistence</li> <li>CBI can be used to contribute to normalization and local integration for refugees, and as repatriation or resettlement grants to help re-establish a normal life in their country of origin or resettlement.</li> </ul> | <ul style="list-style-type: none"> <li>Studies show slightly less sharing of cash by recipient households than of in-kind assistance (which could be positive or negative).</li> <li>A 2014 impact study of Syrian refugees in Lebanon found that cash assistance decreased tensions within beneficiary households.</li> <li>A 2012 study in Ecuador comparing cash, vouchers and in-kind food, showed that all three led to reduced IPV by removing stressors, while cash and food led to decreases in controlling behaviors, and only cash significantly decreased household violence.</li> </ul> |   |
|  | Intimate partner violence and/or gender-based violence, particularly if women are the direct recipients of assistance and they do not typically control household resources; or if men are marginalized in aid delivery and/or in the wider economy   | A 2014 study in Uganda found that gender relations generally improved between husbands and wives after cash transfers to women, though there were some reported cases of IPV against women.  |  |  |  |   |   |
|  | Inter-generational violence   |  |  |  |  |   |   |
|  | Jealousy in polygamous households   |  |  |  |  |   |   |
|  | Inter-household or inter-group tensions, e.g. IDP/refugee and host community including trader   |  |  |  |  |   |   |
|  | Negative impact on or affirm unequal community power relations; exacerbate conflict dynamics e.g. cash for weapons.   | Not enough evidence / root issue due to program design and not CBI specifically.   |  |  |  |   |   |
| Fraud and Diversion with protection implications   | Cash diverted by service providers, traders or extorted from beneficiaries upon receipt (links to access, safety)   | No, in-kind assistance can also be directly diverted or extorted, or converted into cash and then diverted or extorted.  | <ul style="list-style-type: none"> <li>Community-based whistle-blowing or anonymous "information relay" systems</li> <li>Reporting of cases, information</li> <li>Regular monitoring</li> <li>Grievance committees</li> </ul>    | <ul style="list-style-type: none"> <li>Clear information and two-way feedback mechanisms with beneficiaries</li> <li>Whistleblowing mechanisms</li> <li>Swift agency response to reports of fraud or corruption</li> <li>Communication with target populations</li> <li>Transparency (criteria), clear Implementation guidelines</li> <li>Harmonized approach by all aid actors</li> <li>Random monitoring by independent actors</li> </ul>  | <ul style="list-style-type: none"> <li>Direct transfer to beneficiaries can bridge potential corruption at multiple levels</li> <li>Many delivery mechanisms for CBI more discreet than for in-kind</li> <li>If sector-specific objective, some use of funds outside this sector (+/-)</li> </ul>  |   |   |
|  | If sector-specific objective, some use of funds outside this sector (+/-)   |  |  |  |  |   |   |
|  | Cash used for illegal or harmful purposes (drugs, arms, armed groups, alcohol)  |  |  |  |  |   |   |
| Market impacts and access                          | Inflation – price increases for staple items due to lack of supply to meet demand (cash transfers increase purchasing power and demand), causing harm to all affected people and other community members who use the market.  | No, in-kind assistance can also create inflation or deflation. It will depend on the context.  | <ul style="list-style-type: none"> <li>Communications trees and information relays to warn about checkpoints, negotiation and advocacy with local authorities</li> </ul>   | <ul style="list-style-type: none"> <li>Estimate of potential above-average inflation through market analysis, and compare with normal price fluctuations, seasonal shifts, and other existing data.</li> <li>Market analysis, participation of local communities, participation of refugee and host communities</li> <li>Monitoring for better understanding of market reactions and to quickly mitigate issues.</li> </ul>  | <ul style="list-style-type: none"> <li>Cash injections have a multiplier effect on the local economy, creating returns for local traders and other community members in addition to direct beneficiaries.</li> <li>Electronic cash may make aid more discreet and eliminate the need for people to carry cash or assets to and from market.</li> <li>Cash is flexible, while in-kind assistance may be sold to meet other basic needs or pay off debts.</li> </ul>   | <ul style="list-style-type: none"> <li>A 2014 impact study of Syrian refugees in Lebanon found that cash assistance increased mutual support between beneficiaries and host community members.</li> </ul>   |   |
|  | Illegal taxes and bribes on the way to the market, leading to limited or disrupted access to markets. Risk that aid (in-kind or cash) feeds the status quo threats if not addressed in design, since people use part of the aid to pay the bribes / taxes (through negotiation, advocacy, etc.) | Cash is more fungible than in-kind and may be subjected to more extortion en route to/from market than in-kind aid.  |  |  |  |   |   |
|  | Restriction of movement on the way to markets (physical blockage to access goods and services by military or armed groups, ethnic / religious discrimination, etc.).  | See above.   |  |  |  |   |   |
|  | Having to sell aid affecting dignity (beneficiaries having to sell aid at reduced prices or 'legally' to cover other basic needs.).   | Specific to in-kind and vouchers. Unrestricted cash offers flexibility to cover needs as the beneficiary sees fit.   |  |  |  |   |   |
|  | Tensions over supplier agreements with local traders leading to resentment towards beneficiaries.   | No, locally procured goods for in-kind distributions could provoke similar tensions.   |  |  |  |   |   |

Refer to the ERC project Literature Review (Danish Refugee Council, 2015), the UNHCR/WFP Cash and Protection Study (2013) and references in the linked Cash and Protection Guide for more details on the above.

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