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# CASH-BASED INTERVENTIONS (CBI) AND PROTECTION

## Session objectives:

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- 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 distinguish between protection mainstreaming, protection integration and standalone protection programming as they relate to CBIs

## Why do we need to think 'protection' in CBI?

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- IASC protection policy (2016)
- Protection is a responsibility of each and every actor in humanitarian response. Reducing protection risks is everyone's business.
- Humanitarian Country Team (HCT) protection strategy

## What are Cash-Based Interventions?

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CBI refers to all programs where cash (or vouchers for goods or services) is directly provided to beneficiaries. In the context of humanitarian assistance the term is used to refer to the provision of cash or vouchers given to individuals, household or community recipients; not to governments or other state actors. CBI covers all modalities of cash-based assistance, including vouchers. This excludes remittances and micro-finance in humanitarian interventions (although micro-finance and money transfer institutions may be used for the actual delivery of cash).

<http://www.cashlearning.org/resources/glossary>

# Key Terminology in CBI

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## **Conditional versus Unconditional**

Refers to whether a condition must be met before a beneficiary may obtain the cash or voucher.

## **Restricted versus Unrestricted**

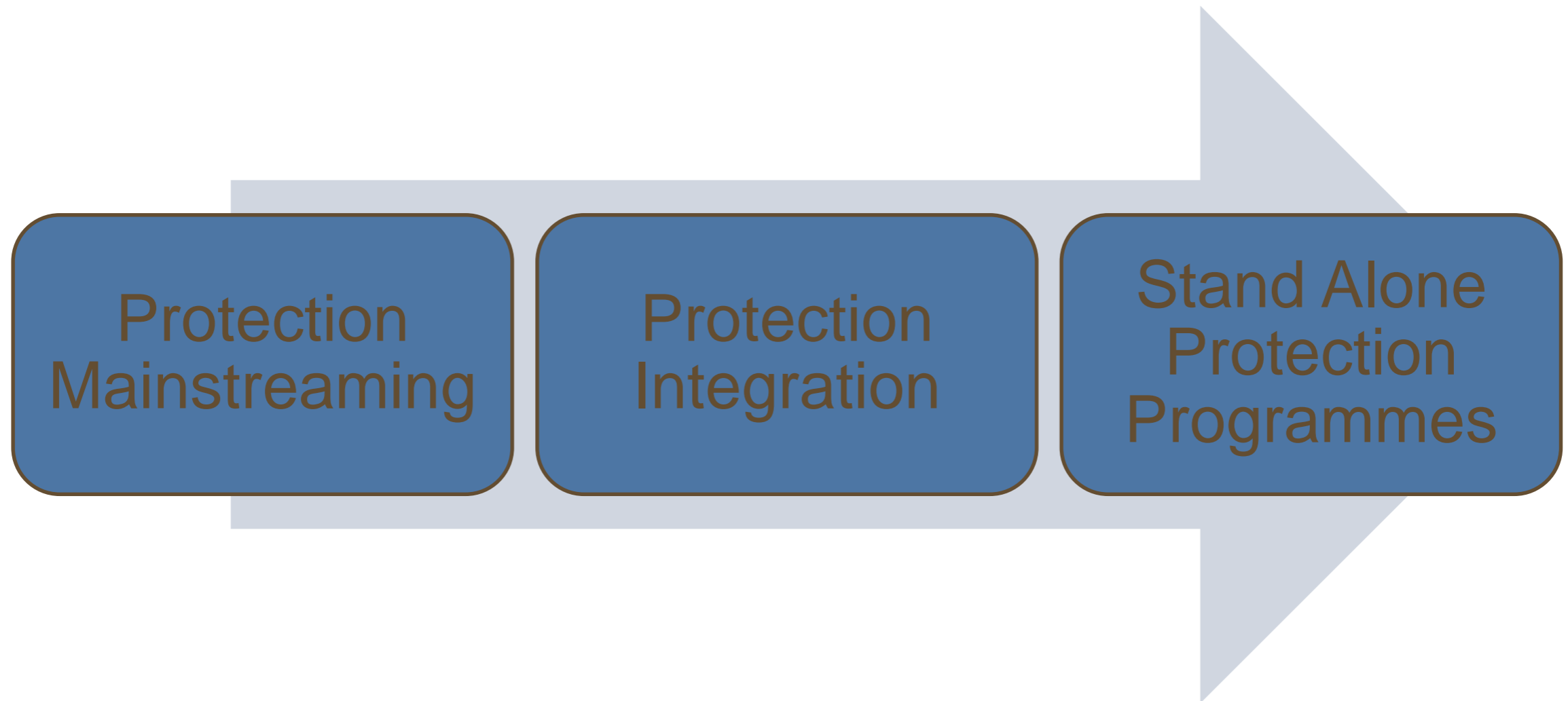
Refers to how the money can be spent.

## **Cash delivery mechanisms**

Refers to the delivery mechanism of how the beneficiary will receive the cash/voucher.

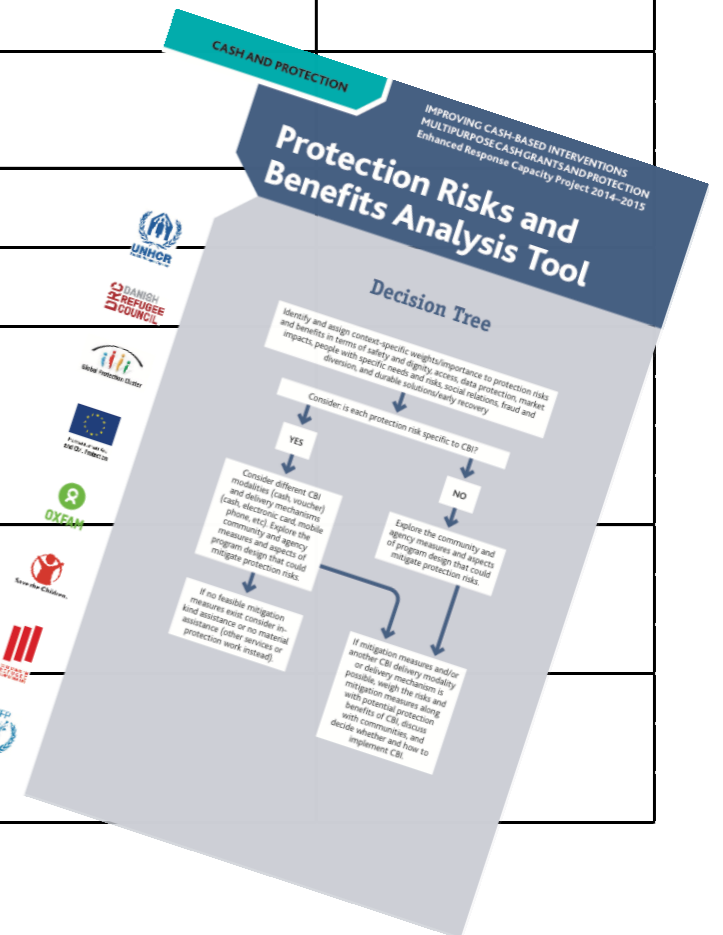
# Conceptualizing Protection vis a vis Assistance?

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# Protection Mainstreaming in CBI & Protection Risks and Benefits Analysis Tool

Protection Area	Risks	Community-based prevention or mitigation measures	Humanitarian agency prevention or mitigation measures	Benefits	DECISION: CBI, IN-KIND, or NO RESPONSE?	DECISION: DELIVERY MECHANISM(S)
Safety and dignity						
Access						
Data protection and beneficiary privacy						
Individuals with specific needs or risks						
Social relations: household and community dynamics						
Fraud and diversion with protection implications						
Market impacts and access						



# Protection Risks and Benefits Analysis Example

Protection Area	Protection Risks	WHAT DOES THE EVIDENCE SAY- Is the risk specific to CBI?	Community-based mitigation or self-protection measures	Humanitarian agency mitigation measures	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> </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>
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>



# Protection Integration and CBI

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## 2016 Study

A mixed methods study on the causal mechanisms through which cash and in-kind food transfers decreased intimate partner violence (IPV)

World Food Programme: 6 month, cash, voucher and in-kind food support in northern Ecuador, conditional on participation to monthly nutrition workshops

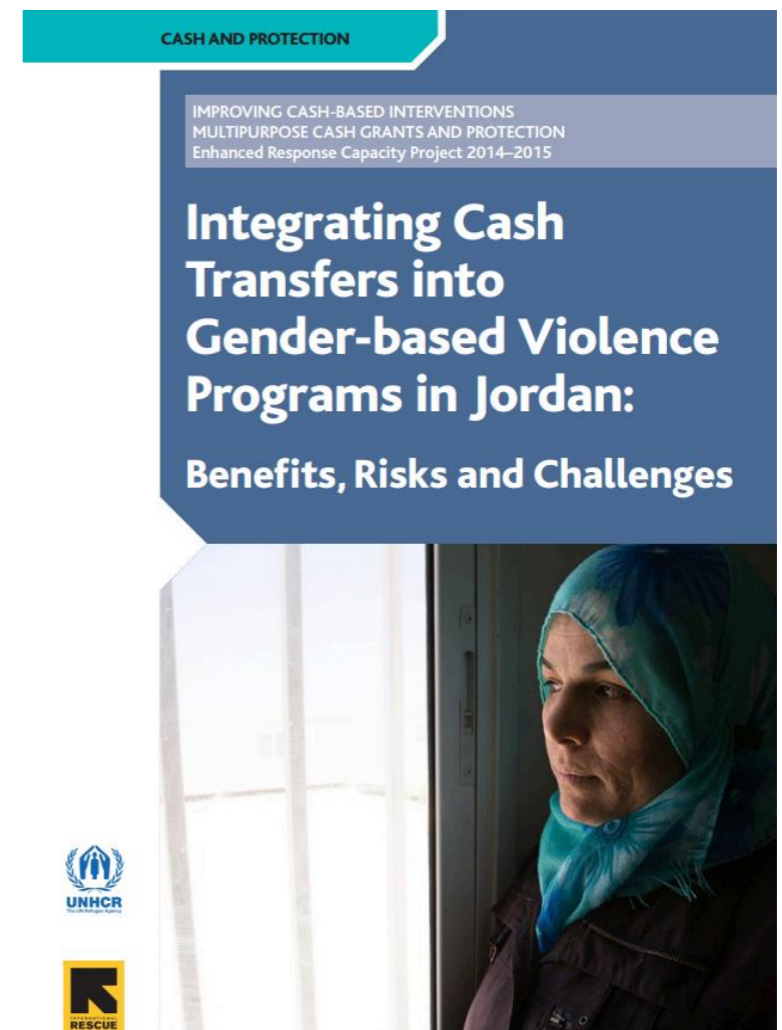
A food security and nutrition programme that incorporates a protection objective to decrease IPV.

# Standalone Protection Activities and CBI

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## Jordan 2016, Integrating Cash Transfers into Gender-based Violence Programs

Objective: To respond to SGBV risks affecting Syrian women and girls



<http://www.cashlearning.org/downloads/erc-irc-action-research-web.pdf>

# How CBI's can contribute to a reduction of protection risks?

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- Cash transfers used to provide food assistance must provide a safe distribution point to ensure that no further harm is experienced by those accessing assistance . **(Protection Mainstreaming)**
- Conditional cash grants for education could contribute to increasing primary education and reducing early marriage **(Integrated Protection Programming)**
- When economic pressures are contributing factors of GBV, such as access to safe, stable housing or a lack of access to basic income, cash transfers might reduce risk of GBV by providing for basic needs **(Integrated Protection Programming)**
- Cash transfer might address aspects of GBV, ie when core GBV response services or legal services or health services are not available free of charge, cash can be a key aspect of survivor's recovery. In this way cash might be used as a tool in case management. In case of GBV, it's particularly important to have close and intentional collaboration between GBV and cash actors. **(Stand Alone Protection Programmes)**

## Coordination of CBIs

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Inter-Cluster Coordination Groups: responsibility for strategic and streamlined cash coordination throughout the response.

Cash Working Groups: 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.

## Tools

What tools can we use to reduce protection risks in CBI?

1. UNHCR-WRC Guide for Protection in Cash-Based Interventions;  
<https://reliefweb.int/sites/reliefweb.int/files/resources/erc-guide-for-protection-in-cash-based-interventions.pdf>

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2. Protection risks and benefits analysis tool (part of the above guidance);  
[http://www.globalprotectioncluster.org/assets/files/tools\\_and\\_guidance/cash-based-interventions/erc-protection-risks-and-benefits-analysis-tool-web\\_en.pdf](http://www.globalprotectioncluster.org/assets/files/tools_and_guidance/cash-based-interventions/erc-protection-risks-and-benefits-analysis-tool-web_en.pdf)

3. WRC Toolkit for Optimizing Cash-based Interventions for Protection from Gender-based Violence;  
<https://www.womensrefugeecommission.org/issues/livelihoods/research-and-resources/1549-mainstreaming-gbv-considerations-in-cbis-and-utilizing-cash-in-gbv-response>

4. GPC tip-sheets on cash for protection for each Area of Responsibility:

- Cash for Child Protection
- Cash for protection from GBV
- Cash for protection in Housing, Land and Property
- Cash for protection in Mine Action

5. IRC Safer Cash Toolkit – upcoming in mid-2019

By using the right tools for initial assessments and ongoing monitoring we can contribute to mitigating risks and achieving protection outcomes. We can mitigate any associated risks, like Gender-Based Violence, with the right programme components and the right approach.