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

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.

NO

Explore the community and agency measures and aspects of program design that could mitigate protection risks.

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.
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<th>Community-based mitigation or self-protection measures</th>
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<th>Potential Protection Benefits specific to CBI</th>
<th>WHAT DOES THE EVIDENCE SAY – IS THE RISK SPECIFIC TO CBI?</th>
<th>CBI (MPG? Or other), IN-KIND, or NO RESPONSE?</th>
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<tbody>
<tr>
<td>Safety and dignity</td>
<td>Theft and looting, extortion</td>
<td>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.</td>
<td>• Complaints and feedback mechanisms for beneficiaries and non-beneficiaries; two-way feedback mechanisms between communities and humanitarian agencies</td>
<td>• Dignity of choice</td>
<td>• Improvements in household economy or living conditions not necessarily have lasting, secondary effects on women’s health, empowerment or social connectedness</td>
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<td>Lack of ID or knowledge of new technologies e.g. mobile phone transfers leading to exclusion or misuse</td>
<td>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.</td>
<td>• Mapping to identify non-traditional networks or partners to deliver assistance</td>
<td>• Find a local partner who can safely access beneficiaries, including non-formal service providers e.g. local traders or hawala</td>
<td>• Improvements in household economy or living conditions not necessarily have lasting, secondary effects on women’s health, empowerment or social connectedness</td>
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<td>Access</td>
<td>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.</td>
<td>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.</td>
<td>• Flexibility of design to accommodate people with specific needs requiring alternative modality or delivery mechanisms</td>
<td>• 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 guidance.</td>
<td>• Improvements in household economy or living conditions not necessarily have lasting, secondary effects on women’s health, empowerment or social connectedness</td>
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<td>Unequal distribution of cash (in terms of expenditure) within the household.</td>
<td>While cash is more fungible than vouchers or in-kind, the same unequal distribution could occur with other modalities e.g. food.</td>
<td>• Appropriate delivery mechanism, e.g. electronic transfer modalities with offline tracking capability</td>
<td>• Low visibility/desiret nature of delivery mechanisms e.g. mobile phones, bank accounts</td>
<td>• Improvements in household economy or living conditions not necessarily have lasting, secondary effects on women’s health, empowerment or social connectedness</td>
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<td>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)</td>
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### Protection Area

**Data protection and beneficiary privacy**

**Protection Risks**

- Sharing personal data of refugees, IDPs or other affected individuals or households with third parties, potentially putting them at risk of violence, detention or discrimination.

**WHAT DOES THE EVIDENCE SAY – IS THE RISK SPECIFIC TO CBI?**

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.

**Community-based mitigation or self-protection measures**

- These should be added by context.

**Humanitarian agency mitigation measures**

- These can apply across multiple risks

**Potential Protection Benefits specific to CBI**

- Data protection policy dissemination and adherence to data protection principles (see CaLP).
- Contracts with service providers include provisions in line with data protection policy.
- Beneficiary consent forms

**WHAT DOES THE EVIDENCE SAY – POTENTIAL PROTECTION BENEFITS AND OUTCOMES**

- 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**

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- Additional burdens on women / opportunity costs of engaging in Cash for Work, for example.

**WHAT DOES THE EVIDENCE SAY – IS THE RISK SPECIFIC TO CBI?**

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.

**Potential Protection Benefits**

- 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.

**WHAT DOES THE EVIDENCE SAY – POTENTIAL PROTECTION BENEFITS AND OUTCOMES**

- Cash in combination with other assistance may contribute to positive protection outcomes for vulnerable women and children e.g. education, nutrition.
- 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.

**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.

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**Potential Protection Benefits**

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**Social relations, household and community dynamics**

**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.

**Potential Protection Benefits**

- 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.
- Complementary gender-specific sensitization or other projects.
- Information and sensitization, post-distribution monitoring – qualitative data on household relations.
- Gender and conflict analysis, power mapping.
- Post-distribution monitoring to include questions on social relations. Inclusion of a proportion of hosting vulnerable families in the assistance scheme.
- Complementary community support projects

**Potential Protection Benefits and Outcomes**

- Contribution to household economy and livelihoods.
- Improved social status of household in community
- Increased joint decision-making, increase in women’s decision-making in the household.
- Increased sharing of cash (+/-)
- Economic interaction between beneficiaries and traders or refugees and host community which can contribute to peaceful coexistence.
- 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.

**Jealousy in polygamous households**

**Inter-generational violence**

**Inter-household or inter-group tensions, e.g. IDP/refugee and host community including trader**

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<td>Fraud and Diversion with protection implications</td>
<td>Cash diverted by service provider, traders or extorted from beneficiaries upon receipt (links to access, safety)</td>
<td>No, in-kind assistance can also be directly diverted or extorted, or converted into cash and then diverted or extorted.</td>
<td>Community-based whistle-blowing or anonymous “information relay” systems</td>
<td>Clear information and two-way feedback mechanisms with beneficiaries</td>
<td>Direct transfer to beneficiaries can bridge potential corruption at multiple levels</td>
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<td>If sector-specific objective, some use of funds outside this sector (+/-)</td>
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<td>Reporting of cases, information</td>
<td>Whistleblowing mechanisms</td>
<td>Many delivery mechanisms for CBI more discreet than for in-kind</td>
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<td>Cash used for illegal or harmful purposes (drugs, arms, armed groups, alcohol)</td>
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<td>Regular monitoring</td>
<td>Swift agency response to reports of fraud or corruption</td>
<td>If sector-specific objective, some use of funds outside this sector (+/-)</td>
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<td>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.</td>
<td>No, in-kind assistance can also create inflation or deflation. It will depend on the context.</td>
<td>Grievance committees</td>
<td>Communication with target populations</td>
<td>Cash injections have a multiplier effect on the local economy, creating returns for local traders and other community members in addition to direct beneficiaries</td>
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<td>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.).</td>
<td>Cash is more fungible than in-kind and may be subjected to more extortion on route to/from market than in-kind aid.</td>
<td>Communications trees and information relays to warn about checkpoints, negotiation and advocacy with local authorities.</td>
<td>Market analysis, participation of local communities, participation of refugee and host communities</td>
<td>Electronic cash may make aid more discreet and eliminate the need for people to carry cash or assets to and from market.</td>
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<td>Restriction of movement on the way to markets (physical blockage to access goods and services by military or armed groups, ethnic / religious discrimination, etc.).</td>
<td>See above.</td>
<td>Monitoring for better understanding of market reactions and to quickly mitigate issues.</td>
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<td>Cash is flexible, while in-kind assistance may be sold to meet other basic needs or pay off debts.</td>
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<td>Having to sell aid affecting dignity (beneficiaries having to sell aid at reduced prices or ‘illegally’ to cover other basic needs.)</td>
<td>Specific to in-kind and vouchers. Unrestricted cash offers flexibility to cover needs as the beneficiary sees fit.</td>
<td>Reforming delivery mechanisms for CBI (MPG? Or other), in-kind, or no response</td>
<td>Top-up of cash (small, if markets can’t handle more) to be added to the in-kind aid package so that people have opportunity to purchase other items in the local markets, including camp markets.</td>
<td>A 2014 impact study of Syrian refugees in Lebanon found that cash assistance increased mutual support between beneficiaries and host community members.</td>
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<td>Tensions over supplier agreements with local traders leading to resentment towards beneficiaries.</td>
<td>No, locally procured goods for in-kind distributions could provoke similar tensions.</td>
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Refer to the ERC project Literature Review (Danish Refugee Council, 2015), the UNHCR/WFP Cash and Protection Study (2013) and references in the United Cash and Protection Guide for more details on the above.
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<th>Protection Area</th>
<th>Risks</th>
<th>Community-based prevention or mitigation measures</th>
<th>Humanitarian agency prevention or mitigation measures</th>
<th>Benefits</th>
<th>Decision: CBI, In-Kind, or No Response?</th>
<th>Decision: Delivery Mechanism(s)</th>
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