**SECTOR CHECKLIST**

## **Cash Based Programming**

Cash based programming**[[1]](#footnote-1)** can help promote **dignity** and self-esteem of people affected by emergencies providing them with choice and flexibility. It can help avoid unsafe activities and negative coping strategies and reduce exposure to humiliating experiences linked to the way humanitarian aid is provided (such as queueing in public for food assistance). However, it is important to be aware of safety considerations associated with cash based programming. Thus, the way cash based programming is allocated and distributed is crucial to ensuring **safety, dignity** and **meaningful access**.[[2]](#footnote-2)



This checklist[[3]](#footnote-3) offers **guidance for cash programming** **staff** on how cash based programmes can be adapted to promote the safety, dignity and access of programme participants.

**ANALYSIS**

* **Potential barriers:** Include questions in needs assessment about potential barriers to accessing cash assistance.
	+ *Logistical* (bad roads, time and distance, lack of ID documents); *financial* (fare for transportation); *security* (presence of armed groups, thefts); technological (limited bank accounts, mobile phones); *physical* (lack of mobility, physically demanding tasks in CFW projects); *cultural* (unable to leave home alone, childcare/family responsibilities) and psychological (fear of large amounts of cash).
* **Avoiding harm:** An analysis has been used to ensure cash assistance does not create additional harm.
* Would cash increase or decrease tension or violence in households or communities? Will jealousy among non-recipient occur when cash is distributed?
* Would women prefer to receive cash directly themselves or their husbands to receive it?
* Will using traders from different ethnic groups encourage cohesion or create tension? Are suppliers linked to parties to a conflict?
* What are the national labour laws particularly for employment of children[[4]](#footnote-4) and who will be responsible for compliance?
* What are guidelines at sectoral coordination level regarding rate/amount to be transferred, where they have already been established?
* **Safety and dignity concerns:** Safety and dignity issues are considered throughout cash interventions.
* Are there armed groups present or high levels of theft in certain areas? Do people prefer the fact they can hide cash?
* What are their preference regarding delivering mechanism and modalities? Is cash/voucher based programming the preferred option for assistance? Do people prefer to choose how to spend the money? Do they prefer to avoid queues? What time and location is preferable for distribution?
* **Local capacities:** Coping strategies (positive and negative) and gender power dynamics are considered.
* What roles and responsibilities do household and community members have?
* Who is likely to decide how cash/vouchers are spent and who is likely to use cash/vouchers?
* Who will have to collect cash/vouchers, attend fairs, or participate in CFW activities?
* What is the preferred time and location for these activities and will interfere with other responsibilities?
* Will providing goods or cash promote more sharing of assistance within communities? [[5]](#footnote-5)
* **Disaggregating data:** Data has been broken down by sex, age, and disability
* Is data collected by sex, age and disability and used to inform programme design and implementation?
* Are staff responsible for collecting data trained on how to communicate with older people and people with disabilities?
* Are baselines and MEAL tools (e.g. project indicators) include the collection of disaggregated data on the access and use of cash activities, including on how safe people feel?

**TARGETING PRIORITY GROUPS**

* **Needs based:** Cashassistance is provided without discrimination and based on need.
* How has the community been involved in the selection of project participants? What criteria has been used to ensure the most vulnerable are included?
* If mobile banking options provided does eligibility criteria include people without access to mobile phone options, access to bank accounts or mobile phone, illiterate, without personal identification documents?
* **Protection risks:** Protection risks have been taken into consideration in implementation.
* Has safety to CFW / distribution sites been considered e.g. working hours adapted to safety concerns for different times of day; is transport fares or escort for women provided; are torches/lighting provided?
* Is the security of data and privacy respected at all times?
* Have distributions been adapted to increase safety e.g. mobile banking or cash vendors; identifying safe routes to sites; encouraging programme participants to travel in groups; distributing cash on market days or other specific timings to limit exposure to theft; or providing smaller amounts of cash more often? (Cash)
* Are security forces required to protect distributions only as a last resort and if so, are they excluded from directly distributing and have they been briefed about their specific role? (Cash)
* Are CFW work sites safe for project participants e.g. unsafe areas cordoned off; deep holes are covered; safety equipment is provided (e.g. goggles, safety helmets, boots); safety procedures for both staff and participants in CFW programmes are established including early warning systems (e.g. whistles, radios)? (cfw)
* Are employment practises respect national legislation, particularly in relation to children? (cfw)
* Are identified protection risks and benefits embedded into programme monitoring processes and post-distribution monitoring (PDM) or similar tools?
* **Differing needs:** Cashproject has been designed and adapted to meet the specific needs of different groups[[6]](#footnote-6).
* Have the distributions and/or fairs been organised to increase safety, dignity and access, e.g. take into account barriers mentioned in the analysis (logistical, cultural, physical etc.). For further details on safe distributions see ‘checklist for safe distribution’? (Cash)
* Have childcare options for caregivers been considered and/or private areas breastfeeding mothers? (Cash)
* Are CFW activities taking into consideration the account barriers mentioned in the analysis (logistical, cultural, physical etc.)? (cfw)
* Have schedules been managed to allow project participants time off for personal reasons e.g. illness; pregnancy; family/childcare obligations? (cfw)
* Have ways to include a wide variety of people in any CFW projects considered? E.g. provide cash alternatives, spilt working areas into different zones for men and women, caring for children of people engaged in work, construct latrines at the work sites, etc. (cfw)

**INFORMATION SHARING**

* **Accurate information:** Information about the organisation and the project has been shared with communities.
* Have details of the organisation and the cash/voucher distributions or CFW project been shared? E.g. where, when and how it will take place; who will be eligible; what will be available to buy, what type of CFW activities is being provided?
* **Information methods:** Information provided considers different levels of literacy and capability.
* Have different methods (format, language and media) been used to communicate information, e.g. leaflets e.g., face to face visits, radio, or text messages?
* Is there outreach to those with mobility issues or those who are illiterate to ensure they understand the conditions and procedures of the programme?
* **Staff behaviour:** Communities receive information what is appropriate and inappropriate staff behaviour and feedback and complaint mechanisms related to cash programmes.
* Have communities been provided with information about the organisations’ Code of Conduct and protection policies?
* Do communities understand how they can make complaints to the organisation?
* Do communities understand what is considered inappropriate behaviour and how to report such behaviour (feedback and complaint mechanisms)?

**COMMUNITY ENGAGEMENT**

* **Engagement techniques:** Cash programming staff are trained on and use participatory techniques.
* Does the design of the project involve the community to ensure assistance distributed meets needs and is appropriate for their age, sex and ability e.g. can people with disabilities access unconditional cash instead of CFW?
* Are different techniques used to capture views of different groups, e.g. FGDs; KII; anonymous surveys?
* **Community dialogue:** Meetings are held regularly to allow for active and meaningful input from different groups.
* Are different groups able to raise issues that may be affecting their safety and identify possible solutions? E.g. location and timing of a distribution?
* Are different groups able to raise barriers that may be affecting their access to services and identify possible solutions?
* **Existing capacities:** Skills, resources, structures and practices have been taken into consideration in programming.
* What strengths do communities have that can be further developed to enhance cash programming? Are there already community groups functioning in the community e.g. women's groups; youth groups; SILC?
* What cultural practices need to be considered by staff e.g. separation of men and women at distribution centres; holy days?

**FEEDBACK AND COMPLAINTS MECHANISMS**

* **Differing channels/tools:** There are different mechanisms for communities to provide feedback and complaints.
* Are there different options available for communities to provide feedback about staff and programmes (selection criteria, assistance provided, programme quality, etc.)?
* Are there safe and confidential channel in place, particularly for sensitive complaints, i.e. Protection against Sexual Exploitation and Abuse (PSEA), fraud and corruption?
* **Response mechanism:** Feedback and complaints are acted upon and actions taken reported back.
* Is there a system in place for adapting distributions, fairs and CFW activities after feedback is received?
* **Tailored system:** Specific context and needs of different groups are considered in designing the system.
* Are different ways provided for different groups to safely, easily and anonymously lodge complaints i.e. mobile phone, face to face visit, etc?
* **Complaints handling:** Safe andconfidential systems and process are in place for handling complaints.
* Do staff know how to respond appropriately or refer case when receiving sensitive complaints?

**STAFF CONDUCT**

* **Codes and policies:** Organisation's Code of Conduct and relevant protection policies are signed and disseminated.
* Have people involved in cash based projects, including vendors, staff and volunteers, signed and been trained on the organisation's Code of Conduct and relevant protection policies (i.e. PSEA, Child Protection, Safeguarding) and adhere to the mandates and values of the organisation? Do they understand the expected behaviour and that there is a zero-tolerance against SEA?
* Has a short version (1-2 pages) of the Code of Conduct been provided in local language/s to staff, volunteers, vendors and the community?
* **Staff diversity:** Cash programming staff represent the diversity of the community and are easily identifiable.
* Do staff represent different groups of the community (i.e. women, persons with disabilities and specific minority or ethnic group)?
* Where safe and appropriate, are staff easily identifiable e.g. wearing ID badges; branded T-shirts?
* **Roles and responsibilities:** Cash programming staff have a clear understanding of their roles and responsibilities.
* Do people involved in the cased based project, including vendors, staff and volunteers, understand their roles and responsibilities and know the details of the project (e.g. time and location of distribution; selection criteria of who will receive vouchers/cash; types of goods available at fairs; eligibility criteria for unconditional cash alternatives to CFW?)
* Are staff aware of the need to provide both men and women with the same benefits for their input and in CFW activities e.g. ensure both men's and women's work is paid and is equal?
* **Staff wellbeing:** Wellbeing and care issues of staff are considered and recognised by the organisation.
* Have potential security risks at cash distribution/CFW sites been considered and mitigated against?
* Is the organisation environment conductive to staff wellbeing and adequately resources (living conditions, working hours, opportunities for leisure and relaxation)

**MAPPING AND REFERRAL**

* **Mapping of services:** Existing protection services, and their contact details, are collated and easily accessible**.**
* Is information on available protection services (e.g. family tracing and reunification, health, psychological support, legal service, etc.) regularly collated and shared with staff?
* Have staff received relevant training on when, if and how to link people to services?
* **Referring cases:** Staff are well trained on how to refer individuals to services.
* Do staff know when, how and to whom to refer protection concerns (e.g. survivors or those of risk of SGBV, unaccompanied children)?

**COORDINATION AND ADVOCACY**

* **Internal coordination:** Coordination of protection mainstreaming initiatives occurs between projects.
* Do all sectoral/programme staff understand their responsibility to mainstream protection?
* **External coordination:** Coordination with local authorities, clusters, and other NGOs if effective.
* Are staff supported to share their experience of safe and dignified programming with other clusters and networks such as cash learning groups?
* Are guidelines at sectoral coordination level regarding rate/amount to be transferred referred to by programming team?
* **Protection concerns:** Staff are raising protection issues with duty bearers.
* Are staff encouraged to raise issues such as unsafe service provision, excluded groups, SGBV, or forced relocations with protection focal points (if existing) or responsible actors (such as local government, Protection Cluster, UNHCR)?
* Are staff aware that cases of violations should be referred promptly and in accordance with standard operating procedures established in the area?
1. Cash based programming refers to both cash and voucher transfers, including cash-for-work (CFW). [↑](#footnote-ref-1)
2. For further information on the links between cash based programming and protection see: UNHCR and WFP, [*Examining Protection and Gender in Cash and Voucher Transfers*](http://documents.wfp.org/stellent/groups/public/documents/communications/wfp260028.pdf) [↑](#footnote-ref-2)
3. This checklist is based on Global Protection Cluster (GPC) [Protection Mainstreaming Guidance](http://www.globalprotectioncluster.org/_assets/files/presentation-pm-app.pdf) and organised around the Protection Mainstreaming Framework. [↑](#footnote-ref-3)
4. According to ILO the minimum age for CFW is 15 years old and children should never be engaged in hazardous work. Cash is not normally recommended for children. In exceptional situations children can be included in cash/CFW programmes. For guidance on cash programming for children see: Save the Children, [*Child Safeguarding in Cash Transfer Programming*](http://www.cashlearning.org/downloads/resources/tools/Child%20safeguarding%20in%20cash%20transfer%20programming%20tool.pdf)*,* 2012 [↑](#footnote-ref-4)
5. In some contexts, it may be hard to receive information. It may be more effective to triangulate information using proxies and triangulated analysis e.g. ask about men or women’s responsibilities regarding key purchases and compare responses against how cash/voucher was used. [↑](#footnote-ref-5)
6. When referring to ‘different groups’, this include ‘women, men, girls, boys, youth and older persons, as well as persons with disabilities and specific minority or ethnic groups without any such distinction’ (CHS). [↑](#footnote-ref-6)