

SAFER CASH

Ensuring risk mitigation and inclusion in multipurpose cash assistance in Afghanistan

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HARVARD
HUMANITARIAN
INITIATIVE

Cash assistance in humanitarian settings

- Cash is not inherently more risky than other forms of aid
- Most risks occur around program procedures (e.g. procurement, registration and identification)
- Lack of evidence on protection risks for recipients and their communities in humanitarian settings
- We need to ensure that we reduce risk and vulnerable groups are safe and meaningfully supported



Formative research

Toolkit design

Pilot research

Partner: Human Rights Center, University of California Berkeley School of Law

- Scoping exercises of existing tools
- Formative qualitative research with beneficiaries in Cameroon and Afghanistan
- Key informant interviews with cash actors

Gap identified:

- Data collection & analysis for risk identification

Feedback:

- Easy-to-use for field actors
- Adaptable to different programs and contexts
- Not adding to work

Partner: Harvard Humanitarian Initiative

- Toolkit piloted and evaluated in Afghanistan
- Mixed methods data collection with staff and beneficiaries
- Continuous quality improvement model

Exploring protection risks and barriers in cash through formative research in Cameroon and Afghanistan

- Focus groups and interviews with clients of IRC cash transfer programs identified based on vulnerability categories
 - 211 male and female beneficiaries
- Explored risks and barriers at multiple levels (individual, household, community, societal) and structured around 3 cash program phases (targeting, delivery, and use)
- Key informant interviews with 34 humanitarian actors working in cash and protection and/or implementing cash programs

Protection risks and barriers to cash in Cameroon and Afghanistan

- **Targeting:**

- Perceived exclusion
- Bribery and extortion

- **Distribution:**

- Traveling to and from the distribution site perceived to be unsafe
- Physical and information barriers limit access

- **Use of cash:**

- Fear of theft
- Worsened community tension
- Mixed household tension

My neighbours are also migrants and are very poor people. The village elders took their money and deceived them. They took the immigrants' national ID cards and told them that they will take their national ID cards to Refugee Directorate. There was no assistance. It was gone."

Older Woman from Herat,
Afghanistan

Despite protection risks, cash preferred by respondents

“The capacity to solve my family needs brought back my dignity and the respect of my children.”

Male focus group participant from
Cameroon





- Aims to give cash actors the **assessment, monitoring, analytic, and decision-making tools** to incorporate risk mitigation into their design and delivery of cash programs with minimal impacts to cash's efficiencies.
- Created to address the challenge of **insufficient information** to systematically detect and respond to the safety risks that might be encountered by beneficiaries.
- Tools capture the ***minimum*** amount of information to support organizations to **design, implement and monitor cash at the field level to prevent and minimize harm.**

Operational pilot research was conducted in Afghanistan to test and improve the toolkit

Research aims:

1. Inform the refinement of the Safer Cash Toolkit, and assess its feasibility and acceptability among IRC staff.
2. Assess whether implementation of the Safer Cash toolkit among IRC staff led to improved staff capacity in minimizing safety risks of cash assistance, and whether this in turn could potentially contribute to reduced risks for recipients of this programming in Afghanistan.
3. Contribute to filling gaps in the evidence base related to implementing cash in humanitarian contexts.

Research site: Badghis and Nangarhar provinces, Afghanistan

- Drought-affected IDPs, conflict affected IDPs, and non-displaced

IRC cash programming:

- Cash for basic needs targeted to socioeconomically vulnerable households
- Cash provided to head of household at distribution centers



Research Design

Pilot in Badghis (Jan - July 2019)

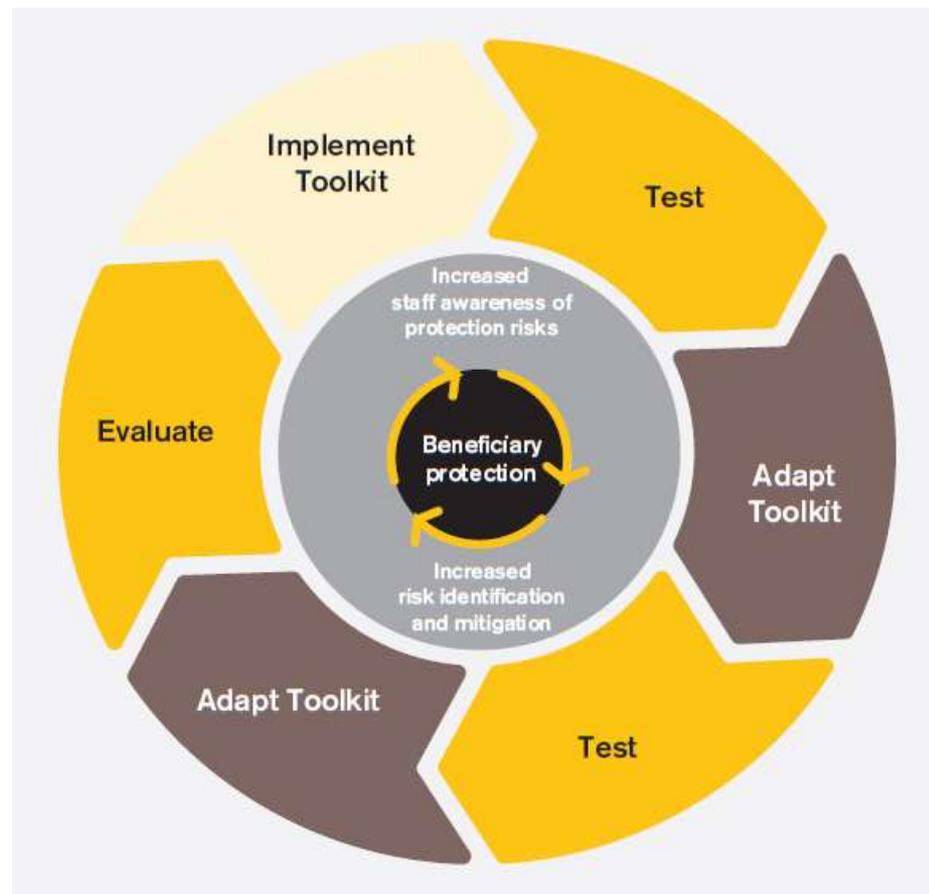
- 2-day toolkit training, 20 staff participated

Mixed methods data collection

- **Staff:**
 - Quantitative survey at 3 time points (N=38 staff)
 - In-depth interviews at 2 time points (N=11 staff)
- **Beneficiaries:**
 - Cross-sectional quantitative survey at 3 time points
 - N=933 beneficiaries total (250 at baseline, 356 at endline, and 327 at endline)

Difference in Differences design

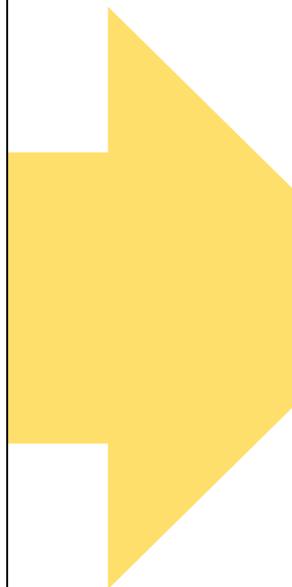
- **Control:** staff/beneficiaries in Nangarhar
- **Intervention:** staff/beneficiaries in Badghis



Key Indicators

Primary: Staff Level

- **Exposure to Training**
 - Design, implementation and M&E of cash distribution programming
- **Knowledge on risk mitigation**
 - Composite indicator assessing self-reported knowledge and confidence in ability to ensure safety of beneficiaries
- **Behavior**
 - Identified beneficiary risks in last month



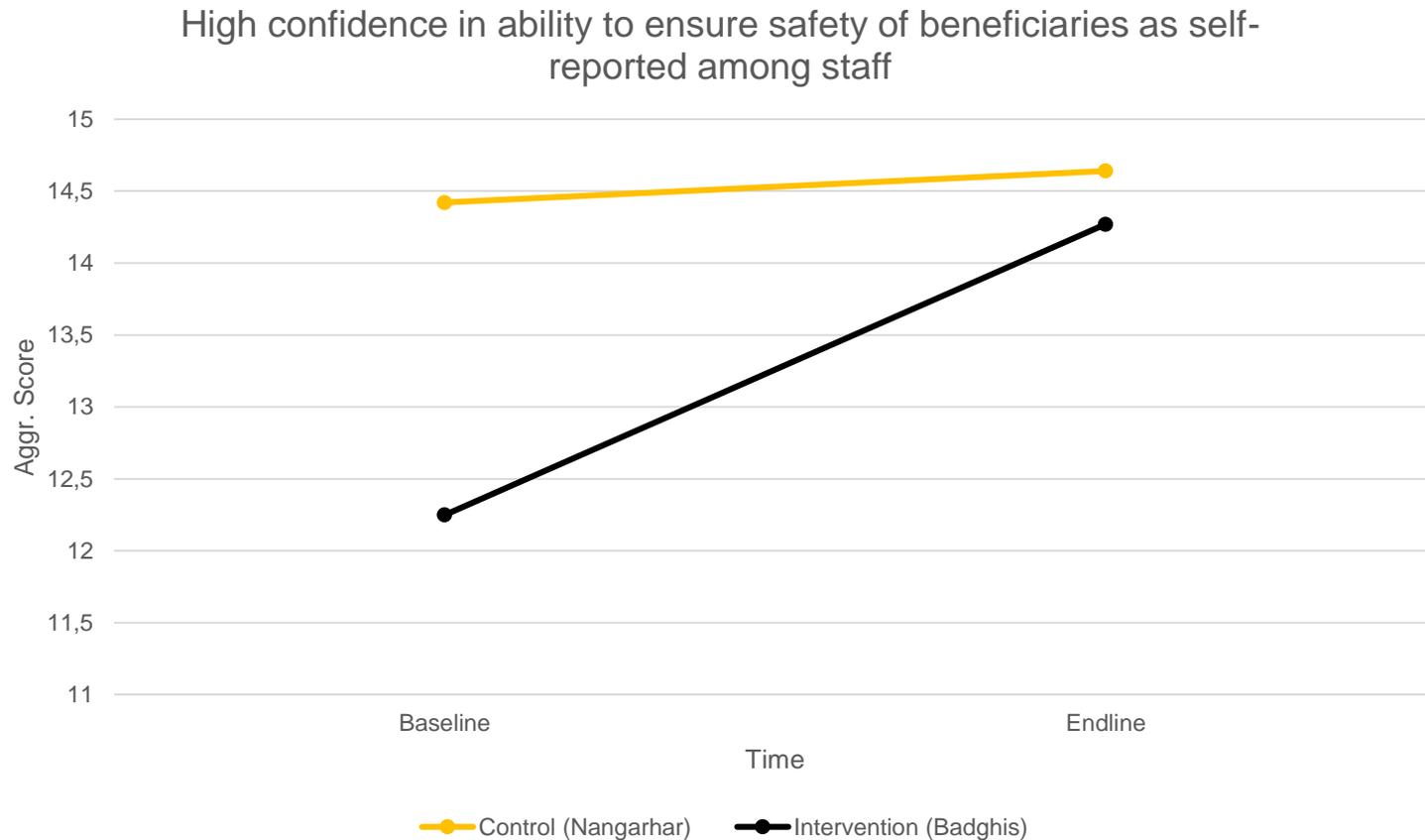
Secondary: Beneficiary Level

- **Attitudes & Beliefs**
 - Belief there is corruption in selection process
 - Belief that cash programs are safe
- **Knowledge**
 - Knowledge of complaint mechanisms
- **Experienced safety risks**
 - Experienced intimidation/demands for cash after returning home
- **Behaviors**
 - Ever reported safety risks related to cash distribution
 - Provided information, feedback or complaints to program



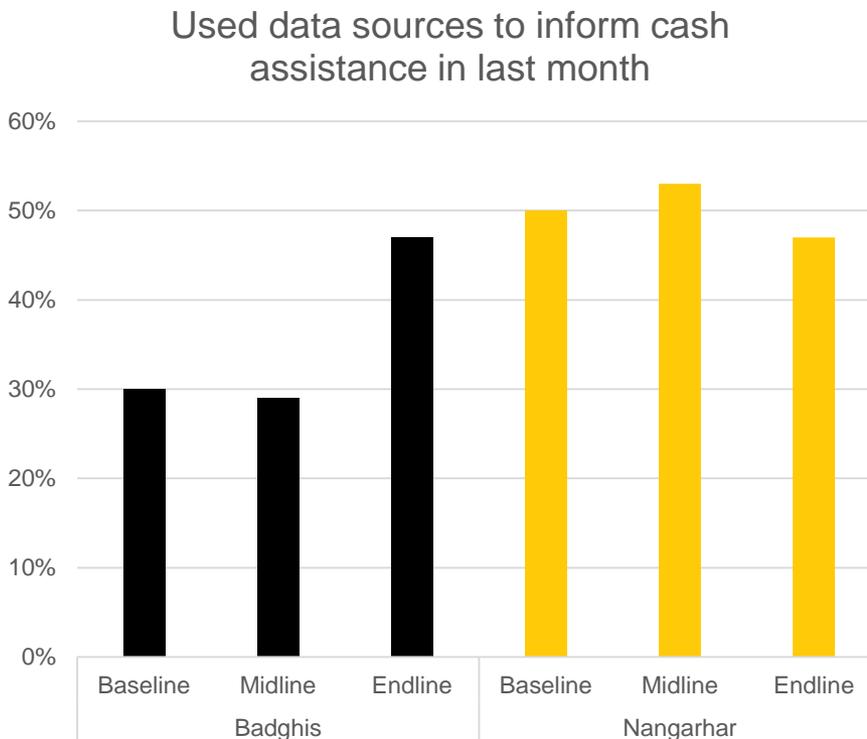
STAFF KNOWLEDGE, ATTITUDES
AND EXPERIENCES

The Toolkit shows promising but non-statistically significant increases in staff confidence and ability to identify and mitigate protection risks



The limited follow-up period and the small sample size of staff may have had impact on the ability of the research to detect quantitative change.

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



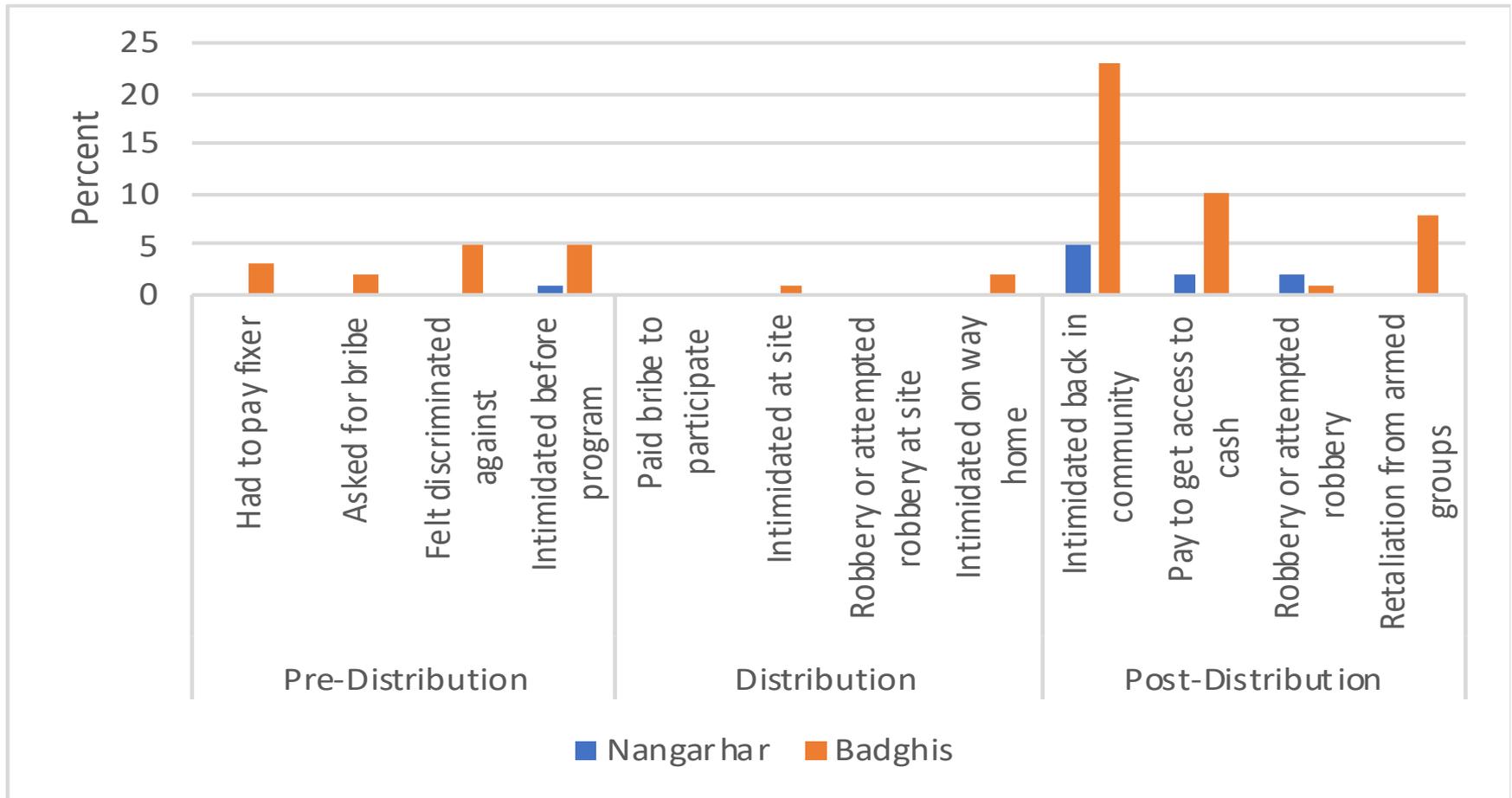
“Yes changes have come in the whole process of cash program, especially in monitoring and process of implementation of the cash project.”

“The toolkit is relevant to M&E tasks. As we said, identifying the risks, analyzing the risk, and also, we continue to handle the risks.”

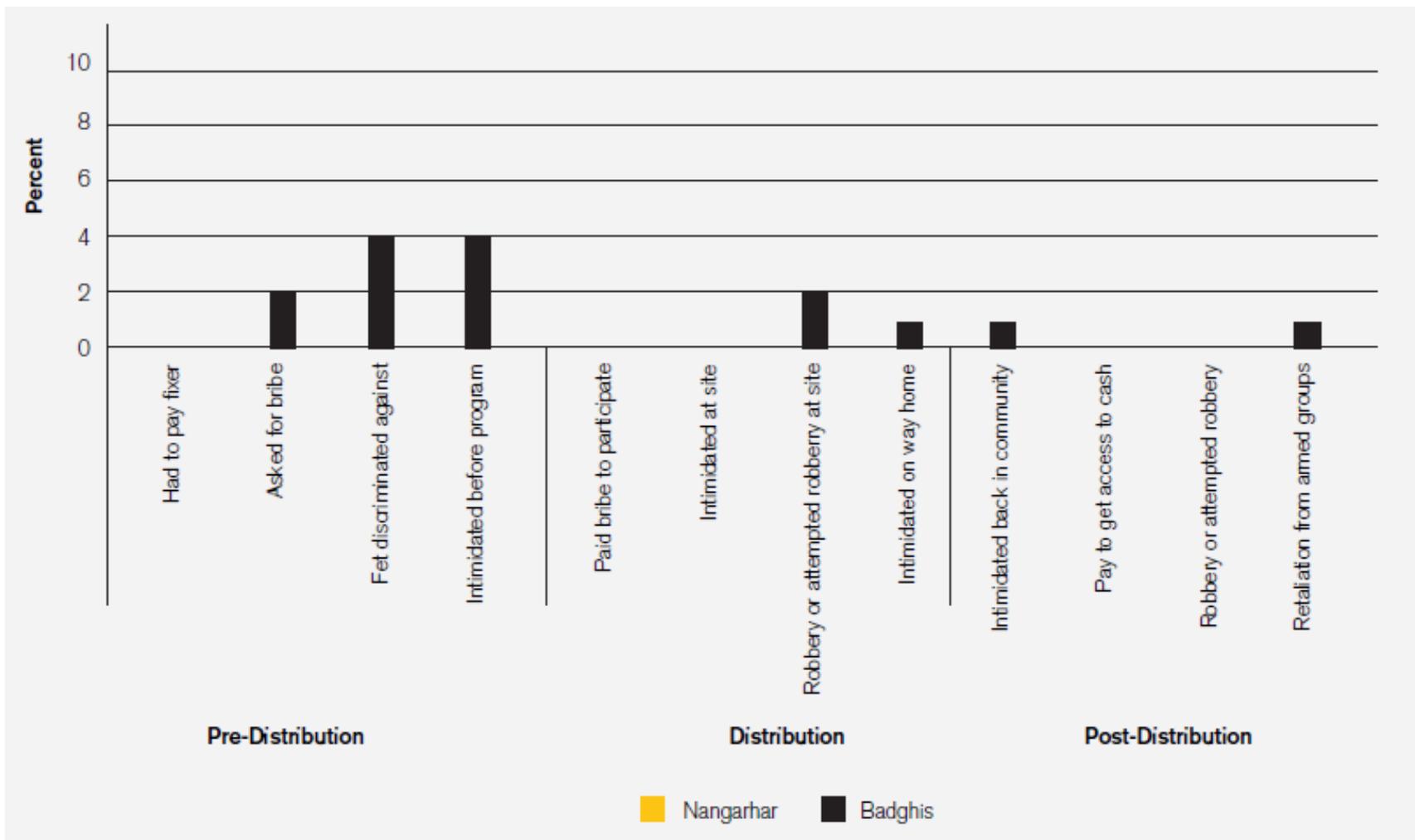
BENEFICIARY
EXPERIENCES
DURING CASH
PROGRAMS



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



Female beneficiaries rarely travel to distribution sites (N=70), but those in Badghis experienced protection risks mostly before the cash distribution



Research Recommendations

- Test the toolkit in different contexts where women and other diverse populations make up a larger portion of the direct beneficiaries receiving cash at the distribution sites.
- Ensure sufficient follow-up periods among staff and beneficiary populations to detect changes in key outcomes.
- Ensure methods and sampling procedures adequately capture the target population.
- Further explore how programming elements (targeting amount, duration, and location of the distribution sites) influence risks in protection outcomes for beneficiaries

Practitioner Recommendations

- 1) Integrate the Safer Cash tools into regular programming activities.
- 2) Develop clear operating and staffing procedures to successfully implement the Safer Cash Toolkit.
- 3) Senior Management (country directors, heads of programming) should be held accountable for making safety of beneficiaries a key component of assessing beneficiary satisfaction.
- 4) Ensure data generated from Safer Cash and feedback channels are analyzed in a timely fashion and that actions are identified for risk management.
- 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.
- 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.

Toolkit adaptations based on the pilot:

- 1) Tools were structured to be more easy-to-use for teams in a variety of program and humanitarian contexts.
- 2) Guidance was added on contextualization of tools and questions for relevant application in the field.
- 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.