

Safer cash in conflict: Exploring protection risks and barriers in cash programming for internally displaced persons in Cameroon and Afghanistan

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Abstract

As cash increasingly becomes an essential part of humanitarian assistance, it is critical that practitioners are aware of, and work to mitigate, exposure to protection risks among the most vulnerable recipients. This article presents findings from qualitative research exploring protection risks and barriers that arise in cash programming for internally displaced persons at high risk of violence and exploitation in Cameroon and Afghanistan. The authors conclude with recommendations for mainstreaming global protection principles into cash programmes, as well as key considerations for designing and implementing cash programmes in ways that minimize existing risks of harm and avoid creating new ones.

Keywords: cash-based interventions, protection, gender-based violence, intersectionality, internally displaced persons, persons with disabilities, older persons, conflict, Cameroon, Afghanistan.



Introduction

Cash is recognized as an essential part of humanitarian responses and is one of the fastest-growing forms of aid in humanitarian emergencies. Over the past decade, cash-based interventions (CBIs), programmes in which cash transfers or vouchers

for goods and services are directly provided to individuals, households or communities,¹ have become an increasingly common strategy for supporting people displaced by conflict or natural disaster. CBIs are not a new form of relief—for example, American Red Cross founder Clara Barton used cash assistance during the Franco-Prussian war of 1870–71.² Yet until recently, cash payments to the poor for social protection or disaster relief have largely been overlooked in favour of in-kind assistance. That began to change in the early 2000s, however, when, encouraged by the results of cash programming following the 2004 Indian Ocean tsunami, aid organizations began larger-scale implementation and evaluation of cash programmes.³ Additionally, the global financial crisis of 2008 accelerated the transition to cash-based forms of aid, as countries reduced generalized subsidies on food or agricultural inputs in favour of more targeted means of supporting their poorest.⁴ By 2016, CBIs had gained acceptance to such an extent that donors and humanitarian agencies attending the World Humanitarian Summit were highlighting cash assistance, multipurpose and otherwise, as a preferred aid modality thanks to its cost efficiency and ability to promote dignity and autonomy and enable people to prioritize their most urgent needs. At the convening of the Summit, over thirty of the largest organizations came to an agreement, referred to as the “Grand Bargain”, to reduce the humanitarian financing gap and increase aid to those in need. Participating organizations also committed to increasing the regular use of cash alongside service delivery, in-kind assistance and other strategies.⁵ Following the Summit, several donors and aid agencies made bold commitments to significantly increase the proportion of aid delivered through cash programming.⁶

Research demonstrates that CBIs have positive impacts on food security, education and health, among other basic needs.⁷ Thus far, studies on cash programming in emergencies have focused primarily on assessing efficiency and effectiveness to meet basic needs when compared to food distribution and other

1 Cash Learning Partnership (CaLP), “Glossary of Terminology for Cash and Voucher Assistance”, available at: www.cashlearning.org/resources/glossary#Cash (all internet references were accessed in August 2019). Cash-based interventions can also be referred to as cash-based assistance or cash transfer programming.

2 Paul Harvey and Sarah Bailey, *Cash Transfer Programming in Emergencies*, Overseas Development Institute (ODI), 2011, p. 3, available at: <https://odihpn.org/wp-content/uploads/2011/06/gpr11.pdf>.

3 Paul Harvey and Sarah Bailey, *Cash Transfer Programming and the Humanitarian System*, ODI, 2015. For syntheses of the evidence on the impacts of cash programming on various sectors, see also Paul Harvey and Sara Pavanello, *Multi-Purpose Cash and Sectoral Outcomes: A Review of Evidence and Learning*, UN Office of the High Commissioner for Refugees (UNHCR), 2018; Anjini Mishra and Francesca Battistin, *Child Outcomes of Cash Transfer Programming*, Save the Children, 2018; Shannon Doocy and Hannah Tappis, *Cash-based Approaches in Humanitarian Emergencies: A Systematic Review*, International Initiative for Impact Evaluation, 2016.

4 Isabel Ortiz and Matthew Cummins, *The Age of Austerity: A Review of Public Expenditures and Adjustment Measures in 181 Countries*, Working Paper, Initiative for Policy Dialogue and the South Centre, March 2013, p. 26, available at: <https://ssrn.com/abstract=2260771>.

5 International Council of Voluntary Agencies (ICVA), *The Grand Bargain Explained: An ICVA Briefing Paper*, March 2017, pp. 3, 7, available at: www.icvanetwork.org/resources/grand-bargain-explained-icva-briefing-paper-march-2017.

6 *Ibid.*

7 S. Doocy and H. Tappis, above note 3.

forms of in-kind aid, and on factors that can facilitate or inhibit the achievement of these objectives.⁸ Yet research on how cash programming may impact recipients' and non-recipients' exposure to protection risks,⁹ particularly in areas affected by conflict, is scarce. A few studies address protection outcomes from cash programming in humanitarian settings.¹⁰ For example, a 2018 review on sectoral outcomes of CBIs in humanitarian settings by Harvey and Pavanello found a small amount of emerging evidence on positive protection impacts on child protection and on sexual exploitation and abuse of women. A 2015 review by Berg and Seferis examined protection outcomes of CBIs in both development and humanitarian contexts and found mixed results regarding the impact of cash programming on protection risks at the individual, household and community levels.¹¹ The study showed that cash programming can (though does not necessarily) increase rates of intimate partner, gender-based and inter-generational violence, worsen stigma towards beneficiaries, and aggravate social tension in communities. A third desk review conducted by the International Committee of the Red Cross (ICRC) discussed the potential for CBIs to exaggerate existing household or community tensions, in particular when women are selected as beneficiaries without regard for gender and resource-control dynamics.¹²

In general, however, most research focuses on children and on intimate partner or gender-based violence (GBV),¹³ as outlined by two of the aforementioned reviews,¹⁴ leaving protection concerns for other populations at

8 *Ibid.*, p. 17.

9 The term "protection" as utilized in this article is defined by the Inter-Agency Standing Committee (IASC) as "all activities aimed at obtaining full respect for the rights of the individual in accordance with the letter and the spirit of the relevant bodies of law (i.e. International Human Rights Law (IHRL), International Humanitarian Law, International Refugee law (IRL))". This definition has been utilized and is reflected in the Four Protection Principles outlined in the Sphere Handbook, and we appreciate that these principles reflect the essence of the IASC definition but add a more tangible and practical framework for the analysis of protection, as was required for this article. These principles are to (1) enhance the safety, dignity and rights of people, and avoid exposing them to harm; (2) ensure people's access to assistance according to need and without discrimination; (3) assist people to recover from the physical and psychological effects of threatened or actual violence, coercion or deliberate deprivation; and (4) help people claim their rights. Finally, "protection risks" are therefore understood, and always in accordance with the IASC Protection Policy, as any type of violation of international humanitarian and human rights law, including violence, abuse, coercion and deliberate deprivation. See IASC, *Protection in Humanitarian Action Policy*, 2016, p. 2-3, available at: <https://interagencystandingcommittee.org/protection-priority-global-protection-cluster/documents/iasc-policy-protection-humanitarian-action>, and Sphere, *The Sphere Handbook: Humanitarian Charter and Minimum Standards in Disaster Response*, 2018, p. 36, available at: <https://spherestandards.org/handbook/editions/>.

10 See, for example, P. Harvey and S. Pavanello, above note 3; S. Doocy and H. Tappis, above note 3; Michelle Berg and Louisa Seferis, *Protection Outcomes in Cash Based Interventions: A Literature Review*, UNHCR, 2015.

11 M. Berg and L. Seferis, above note 10.

12 Hugo Slim, Rachel Banfield, Thierno Souleymane Adenhof and Jo Burton, *Cash Transfer Programming in Armed Conflict: The ICRC's Experience*, ICRC, Geneva, 2018, pp. 28–30.

13 See, for example, Emma Bell, *Violence against Women and Cash Transfers in Humanitarian Contexts*, UKAID, London, 2015; Jessica Hagen-Zanker *et al.*, *The Impact of Cash Transfers on Women and Girls*, ODI, 2017; Michelle Berg, Hanna Mattinen and Gina Pattugalan, *Examining Protection and Gender in Cash and Voucher Transfers*, World Food Programme and UNHCR, 2013.

14 M. Berg and L. Seferis, above note 10, p. 46; P. Harvey and S. Pavanello, above note 3, p. 27.

risk of violence, abuse or discrimination largely unexplored. For example, there is a lack of research on older people or people with disabilities, as well as intersectional protection concerns like those experienced by women with disabilities.¹⁵ Further research is needed to understand how protection risks that emerge throughout the programme cycle could be mitigated through improved design, implementation and programme analysis.¹⁶

The limited evidence on CBIs and protection is particularly concerning for cash practitioners who, in addition to having an ethical responsibility to mainstream protection across programmes and activities more generally, recognize the importance of protection in enhancing and improving programme outcomes. The Global Protection Cluster highlights four protection principles that should be taken into account in all humanitarian activities: (1) prioritize safety and dignity and avoid causing harm; (2) arrange for meaningful access to assistance and services without barriers; (3) set up accountability mechanisms through which affected populations can measure the adequacy of interventions and address complaints; and (4) support participation and empowerment and help people to claim their rights.¹⁷ These key principles should be integrated into the design and implementation of cash programmes, including in the process of participant selection, choice of mechanisms to deliver cash, and ongoing monitoring of programme activities.

Yet practitioners who attempt to implement such protection measures face several practical challenges. First, although there are a number of guidance documents for practitioners that address the need to consider protection risks in cash programming, these guides lack practical, actionable, user-friendly tools for assessing and monitoring protection risks.¹⁸ A scoping exercise conducted by the Human Rights Center (HRC) at the University of California, Berkeley School of Law found that the lack of concrete risk assessment tools can lead practitioners to conduct superficial assessments or rely on past experiences rather than carry out meaningful consultation with community members to obtain input into programme design.¹⁹ In addition, existing complaint-response mechanisms and brief post-distribution monitoring (PDM) surveys are generally not conducive to the disclosure of sensitive protection information, and therefore this information is rarely collected.

Second, specific groups may face greater barriers to accessing and participating in cash programming, or face higher protection risks because of

15 See H. Slim *et al.*, above note 12, pp. 29–30.

16 See Lois Austin, *Research Gaps in Cash Transfer Programming*, CaLP, 2014, available at: www.cashlearning.org/downloads/calpgapresearchweb.pdf; A. Berg and L. Seferis, above note 10, p. 46; P. Harvey and S. Pavanello, above note 3, p. 27.

17 Global Protection Cluster, “Brief on Protection Mainstreaming”, available at: www.globalprotectioncluster.org/_assets/files/aors/protection_mainstreaming/brief_on_protection_mainstreaming.pdf.

18 See, for example, UNHCR, *Guide for Protection in Cash-based Interventions*, 2014, available at: <https://reliefweb.int/sites/reliefweb.int/files/resources/erc-guide-for-protection-in-cash-based-interventions.pdf>; IASC, *Guidance on Gender Equality and Cash Transfer Programmes*, 2015, available at: https://themimu.info/sites/themimu.info/files/documents/Guidance_on_Gender_Equality_Cash_Transfer_Programmes_in_Crisis_Apr2015.pdf.

19 Julie Freccero and Audrey Whiting, “Phase 1 Scoping Exercise – Desk Review: Summary of Findings”, unpublished manuscript, 2 February 2018.

how their gender, age, disability and other socio-demographic factors can intersect with risk factors. Yet practitioners do not always recognize or take measures to address this reality. The Humanitarian Inclusion Standards for Older People and People with Disabilities define barriers as “factors that prevent a person from having full and equal access and participation in society”.²⁰ These barriers include environmental factors, such as physical, information or communication barriers; attitudinal barriers, such as negative perceptions of certain groups and discrimination; and institutional barriers, such as discriminatory laws, policies or procedures.²¹ Such barriers can also increase vulnerability to protection risks, including various forms of violence, abuse, discrimination and exclusion from programming. Finally, there is growing recognition that standard categories of vulnerability used in eligibility criteria for targeting are too broad (for example, targeting women generally rather than older women or women with disabilities) and do not account for the intersecting and context-specific risk factors that affect cash recipients’ access to and control over resources.²² In order to ensure that cash safely and effectively reaches those most in need of support, new research must consider intersectionality when assessing risks and barriers in cash programming. Intersectionality takes into account that individuals may face compounded vulnerability or discrimination based on various factors and identities.²³

Evidence of protection risks and barriers associated with cash programming in humanitarian settings for particularly vulnerable groups is urgently needed in order to enable practitioners to design and implement safer cash programmes.²⁴ According to the Global Protection Cluster, risks that do arise in CBIs are usually related to programme design rather than being inherent to the use of cash.²⁵ Data on protection risks linked to the targeting process, delivery mechanisms and ongoing participation in cash programmes would not only improve understanding among cash and protection actors in the field, but would also serve as a foundation for developing more comprehensive tools to detect potential risks at the outset and throughout programme implementation.²⁶ In the rapid move towards cash as a dominant aid modality, this research is

20 Age and Disability Capacity Programme, *Humanitarian Inclusion Standards for Older People and People with Disabilities*, 2018, p. 251, available at: <https://reliefweb.int/report/world/humanitarian-inclusion-standards-older-people-and-people-disabilities>.

21 *Ibid.*

22 M. Berg and L. Seferis, above note 10.

23 For more information, see Patricia Hill Collins and Sirma Bilge, *Intersectionality (Key Concepts)*, Polity Press, Cambridge, 2016.

24 Building an evidence base to assess the costs, benefits, impacts, and risks of cash (including on protection) is one of the key commitments agreed to by signatories of the Grand Bargain. See ICVA, above note 5, p. 5.

25 Global Protection Cluster, “Cash-Based Interventions and IDP Protection”, available at: www.globalprotectioncluster.org/tools-and-guidance/essential-protection-guidance-and-tools/cash-based-interventions-and-idp-protection/.

26 The IRC used these research findings to develop the *Safer Cash Toolkit*, which includes risk assessment and monitoring tools to enable practitioners to effectively identify and address protection issues and barriers in cash programming for the most vulnerable populations in humanitarian crises. See IRC and USAID, *Safer Cash Toolkit: Collecting and Using Data to Make Cash Programs Safer*, Washington, DC, 2019.

needed to ensure that cash, with its many benefits, actually reaches those most in need in ways that minimize existing risks of harm and avoid creating new ones.

To this end, the HRC partnered with the International Rescue Committee (IRC) to conduct a qualitative study of protection risks and barriers in cash programming in conflict-affected settings. The study aimed to answer the following question: What protection risks and barriers arise in the targeting, delivery and use of cash in cash programming, including multipurpose cash, cash for food and cash for non-food items, for vulnerable populations in conflict-affected settings?

Specific research objectives aimed to identify and explore: (1) protection risks at the individual, relationship, community and societal levels; (2) barriers to receiving and using cash; and (3) design preferences of cash recipients. Using an ecological approach, the research sought to respond to the urgent needs of humanitarian agencies implementing cash programmes by examining the full range of multi-level protection risks and barriers (beyond intimate partner violence and other forms of GBV); applying an intersectional approach to include at-risk groups facing multiple, complex barriers and protection risks; and focusing on the experiences and perspectives of communities displaced by conflict.

Methodology

Between 2017 and 2018, HRC researchers collaborated with the IRC to conduct a qualitative study exploring protection risks, barriers and preferences related to cash programming, including multipurpose cash, cash for food and cash for non-food items, in humanitarian contexts. Focusing on the perspectives of conflict-affected communities, the study used focus group discussions (FGDs) and in-depth interviews with participants receiving multipurpose cash transfers through the IRC's programmes. Researchers drew on the ecological framework for understanding the complex nature of violence, which includes individual, household, community and societal considerations. Questions focused on three key phases in the programme cycle: targeting (the process of being selected for the programme), delivery (the process of collecting cash) and use of cash (including decision-making and keeping and spending cash). In addition, researchers conducted key informant interviews with practitioners active in cash and protection programming in order to better understand protection concerns and the humanitarian response context in each country.

Afghanistan and Cameroon were chosen as research sites, as both countries represent settings of protracted conflict with volatile security situations, have large populations of internally displaced persons (IDPs),²⁷ and offer diversity in geographic regions and cash programme design. Priority at-risk populations in

27 Funding for the research was provided by USAID and the Office of US Foreign Disaster Assistance, whose primary mandate is to meet the needs of IDPs in situations of natural and human-caused disasters in countries outside the United States.

each location were selected in consultation with the IRC's regional technical advisers and country-level staff using ethically and methodologically sound categories of vulnerability and taking into consideration common forms of violence and other protection concerns in each context, populations most at risk, and the data available on factors affecting vulnerability.²⁸ In both locations, young women (ages 18–29, who were viewed to be at higher risk of abduction by armed groups), older women (age 50 and older) and female heads of households (ages 30–50) were identified as priority at-risk groups. A fourth category of “women with limited mobility” (ages 30–50) included people with physical disabilities, injuries or chronic illness, while excluding people with intellectual and psychosocial disabilities who could not ethically participate due to issues around informed consent and a lack of trained professionals to conduct interviews with this population. Finally, men (ages 18 and over) with a range of vulnerability factors (including older men and men with limited mobility) were added as a fifth group. These categories of at-risk groups employed an intersectional approach to allow for the inclusion of individuals facing multiple, intersecting barriers or protection risks.

Purposive sampling was used to recruit participants who were enrolled in an active cash programme, had reached the age of majority and fit at least one of the five categories of at-risk groups. In total, 211 participants took part in the study, including 158 women and fifty-three men.

Research was conducted in close collaboration with local research teams, who received a multi-day training in research methods, ethics and the study protocol. Ethical approval was obtained both through the University of California, Berkeley, and through relevant local institutions in both countries. In total, research team members conducted nineteen FGDs with 155 participants and fifty-six individual interviews with IDPs in four contexts. In addition, researchers conducted thirty-four key informant interviews with cash and protection practitioners, including twenty-three in Cameroon and eleven in Afghanistan.

The HRC research team coded focus group and participant interview transcripts, then analyzed the data and identified key themes that emerged in the areas of protection risks, barriers, and preferences in targeting, delivery and monitoring (including keeping and spending cash) by country. Data was also analyzed by target group, as well as by age and gender across target groups to identify relevant trends. Key informant interview notes were consulted to aid in the interpretation and analysis of data.

The research methodology has a few significant limitations. First, in selecting the target groups, researchers were limited to considering those factors on which the IRC collects data as part of its targeting process such as age, household composition and mobility issues including physical disability, injury and chronic illness; other factors that might place people at high risk of violence,

28 In both contexts, researchers were limited to selecting categories of at-risk groups for whom data is available and is collected by the IRC based on its targeting process and categorizations of vulnerability.

Table 1. *Participant counts*

	Women		Men		Total
	<i>Focus groups</i>	<i>Interviews</i>	<i>Focus groups</i>	<i>Interviews</i>	
Afghanistan	62	12	14	12	100
Cameroon	59	25	20	7	111
Total	121	37	34	19	211

exploitation and discrimination were not considered due to the lack of available data to enable ethical identification and recruitment. Second, the IRC was involved in the recruitment of the research teams and of research participants, potentially impacting both researchers’ willingness to report adverse outcomes and participants’ willingness to share negative experiences related to the IRC’s cash programming. Third, the security situation restricted access and the amount of time that researchers could spend in some locations, which in turn limited the length of some interviews. Finally, qualitative findings are context-specific and not necessarily generalizable to broader populations or regions beyond those included in this study. It should also be noted that the findings are based on beneficiary knowledge and perceptions and may not be reflective of existing IRC programme procedures.

Overview of cash programmes in the two displacement contexts

Cameroon

The Far North region of Cameroon has been regularly affected by violence since Boko Haram’s insurgency commenced in 2014. Since then, frequent suicide bombings, kidnappings and armed raids of villages have resulted in widespread population displacement, sustained military operations, and the periodic closure of borders and trade routes with Nigeria and Chad. According to the International Organization for Migration’s latest Displacement Tracking Matrix survey, the Far North now hosts over 240,000 IDPs.²⁹ In addition, approximately 104,880 Nigerian refugees reside both within and outside of Minawao IDP camp.³⁰

Research sites selected for this study included two villages in the department of Mayo-Sava – one in Mora District, and one in Kolofata District – which, at the time of the study, hosted 59,506 IDPs, the second-largest number in

29 International Organization for Migration, *Cameroon: Displacement Report, Far North Region, Round 12, November 27–December 8, 2017*, p. 8, available at: <https://tinyurl.com/wc72ydb>.

30 UNHCR, *Cameroon: Global Focus*, available at: <http://reporting.unhcr.org/cameroon>.

Table 2. *Interview and focus group count by target group and country*

	Cameroon		Afghanistan	
	<i>Focus groups</i>	<i>Interviews</i>	<i>Focus groups</i>	<i>Interviews</i>
Young women (18 or 21–29)	2	2	2	1
Older women (50+)	2	5	2	1
Female heads of households (30–50)	2	10	2	4
Women with limited mobility (30–50)	1	7	2	6
Men with any vulnerability	2	8	2	12
Total	9	32	10	24

the Far North region.³¹ Both villages are regularly affected by security incidents, though the site in Kolofata is particularly volatile. The programme in Mora was a cash for food assistance programme with approximately 1,500 beneficiaries and included five monthly disbursements, the first in the amount of 56,000 Central African francs (CFA) (around \$100) and the remaining four at 42,000 CFA (around \$75). In Kolofata, the IRC implemented a multipurpose cash programme for basic needs with 140 beneficiaries that included six monthly disbursements,³² the first in the amount of 47,000 CFA (around \$84) and the remaining five at 24,000 CFA (around \$43).

When undertaking beneficiary selection, IRC Cameroon uses a community-based beneficiary selection process and scores each household for inclusion in the programme based on community-endorsed vulnerability criteria. Cash is disbursed using mobile money through the carrier Orange, and each participating household is given a mobile phone and SIM card. Each month cash is credited to participants, who receive notification of the disbursement via text message and can withdraw their cash at a mobile money transfer agent location of their choice. Following each cash disbursement, the IRC conducts PDM surveys to better understand spending patterns and unmet needs. The IRC uses feedback mechanisms, including community-based complaint committees, a hotline and feedback boxes, for receiving and responding to community concerns as they arise.

31 *Ibid.*

32 According to CaLP's "Glossary of Cash Transfer Programming", a multipurpose cash grant/multipurpose cash assistance is defined as "a transfer (either regular or one-off) corresponding to the amount of money a household needs to cover, fully or partially, a set of basic and/or recovery needs". Unrestricted transfers can be used entirely as the recipient chooses (i.e., there are no direct limitations imposed by the implementing agency on how the transfer is spent). See CaLP, "Glossary of Cash Transfer Programming", available at: www.cashlearning.org/downloads/calp-updated-glossaryfinal-august-2017update.pdf.

Afghanistan

Modern Afghanistan has a long history of displacement which can be traced back to the late 1970s, when nearly 6 million Afghans fled conflict between communist and mujahideen forces. Protracted inter-ethnic clashes limited the numbers of refugees who were able to return to the country until 2001, when US and allied forces overthrew the Taliban government, allowing more than 4.6 million registered refugees to return to the country. Voluntary and involuntary returns have increased since 2015, as neighbouring countries grow weary of caring for Afghan refugees and the Afghani government struggles to meet their needs.³³ Meanwhile, as of 2017, more than 1.5 million people (nearly 5% of the population) in thirty-one of Afghanistan's thirty-four provinces had been internally displaced due to ongoing conflict between State and non-State armed groups such as the Taliban and the Islamic State group, and to a lesser extent, by international security forces.³⁴ In addition, areas of the country have been heavily impacted by recent droughts, earthquakes, flooding and subsequent landslides, creating dual causes of displacement for Afghans already impacted by conflict.³⁵

The IRC implements cash programming for emergency response in eight regions in Afghanistan, including Nangarhar and Herat. Depending on the funding source and geographic area, cash programmes may either be multipurpose for basic needs or have a specific focus such as food or non-food items. In both study locations, programme participants received a one-time amount of 6,000 or 15,000 afghanis (AFN) (approximately \$80–\$198) for non-food items over a period of two months. The payments were given to eligible families in Nangarhar affected by armed conflict between Islamic State, Taliban and government forces, and to eligible families in Herat affected by drought and armed conflict between Taliban and government forces.

To be eligible for cash programming in Afghanistan, displaced persons must register with the Afghan Ministry of Refugees and Repatriations. The IRC then targets eligible households using either blanket distributions or list-based distributions. In both cases, a household assessment using the Household Emergency Assessment Tool is completed for each household as documentation and used to confirm eligibility for list-based disbursements. Once registered, households receive a phone call letting them know where and when disbursements may be collected. Recipients arrive at cash distribution centres the following day, stand in line, show identification documentation, and receive cash disbursements in an envelope. IRC staff monitor activities, including distribution, on the day of disbursement, and conduct PDM as follow-up with cash recipients

33 Matthew Willner-Reid, "Afghanistan: Displacement Challenges in a Country on the Move", *Migration Information Source*, 16 November 2017, available at: www.migrationpolicy.org/article/afghanistan-displacement-challenges-country-move.

34 *Ibid.*; International Displacement Monitoring Centre (IDMC), "Afghanistan", available at: www.internal-displacement.org/countries/afghanistan.

35 IDMC, above note 34.

(standardized across the Emergency Response Mechanism³⁶). Complaints, including protection concerns, may be submitted any time either in person to IRC staff or via a hotline.

Findings

While our research examined protection risks, barriers and preferences related to cash programming, it also explored a number of positive outcomes of cash disbursements at the individual, household and community levels in Afghanistan and Cameroon. At the individual and household levels, many respondents reported improvements in health, nutrition and housing, as well as being able to purchase much-needed home goods and clothing, pay children's school admissions fees, purchase identification for themselves and their family members, and even, on occasion, start small businesses. A large number of respondents reported that relationships in their families had improved thanks to reduced household stress related to cash flow.

At the community level, respondents reported improved relationships with their neighbours and community members as they could return loans and no longer needed to rely on neighbours for gifts or favours. Additionally, many said they were pleased that they could share disbursements with their extended family and neighbours to improve those people's lives as well. In general, a majority of respondents across target groups in both countries stated that they preferred cash over any other aid modality and expressed deep gratitude to the IRC for providing cash assistance. "We thank the IRC because thanks to them we are living in good houses and we are well-fed", said one male focus group participant from Cameroon.³⁷ Another added, "The capacity to solve my family needs brought back my dignity and the respect of my children."

Cameroon

Targeting: Unintended exclusion, community tension, and bribery

Many respondents highlighted the exclusion of vulnerable community members from cash programming as a fundamental protection risk. In humanitarian settings, where people have been displaced by conflict and may lack access to food, adequate shelter and other basic needs, exclusion from cash assistance can exacerbate protection risks by increasing vulnerability to exploitation and abuse. Many respondents shared stories about vulnerable people in their communities who they felt should be prioritized for receiving cash but had not been enrolled

36 The Emergency Response Mechanism is "an inter-agency collaboration for the delivery of cash-transfer programmes (CTPs)". See CaLP, "Afghanistan Emergency Response Mechanism (ERM)", 13 April 2017, available at: www.cashlearning.org/downloads/calp-inter-agency-collaboration-cs-afghan-web.pdf.

37 Quotes throughout this article come from interviews conducted during the research and are on file with the authors.

in the programme, such as widows with many children, older men and women, people with disabilities, and households with a member who has a chronic illness. In one focus group, several men noted that less than half of the people on the list of eligible participants were selected to participate in the programme when, in fact, they felt that some of those excluded were among the most vulnerable in their community. As one young woman in the cash for food programme in Mora said:

I also have a neighbour who is displaced and blind and doesn't have an ID card. They took his name, but he has never received cash. Even today he asked me if you are here to take people's names. He tries to cope selling beans. I would want [the IRC] to help him.

In addition to the perceived exclusion of many individuals on the list of eligible participants, some vulnerable community members were not included on the list at all. Respondents noted that a primary reason for the exclusion of eligible community members from the list was the lack of sufficient opportunities for registration, which resulted in indirect discrimination against certain groups, such as those who work during the day or were otherwise away from their homes. Respondents reported that many people who were eligible for the cash programme missed the opportunity for registration because it occurred when they were away from their homes, or during harvest season when they were working on farms. A young woman in Mora said of her neighbour:

When the names were taken, her husband was sick. She was at the hospital with him. Even the cash for the hospital she couldn't pay, and unfortunately, her husband died. Today, she cannot even eat, and she has four small children.

Echoing these concerns, key informants working in cash programming also expressed the need for a mechanism for ongoing programme registration for new arrivals to the community who have been displaced or people who become eligible when their circumstances change during the programme, after the beneficiary selection process has been completed. In general, informants spoke about the inherent challenge of targeting in a context of limited resources where so many people are socio-economically vulnerable.

Respondents across target groups also pointed to the barrier of insufficient, inaccessible information about the programme, which resulted in a limited understanding of the targeting process. Many said they did not understand why they had been selected for the programme. Some attributed their participation to luck or the will of God. This confusion seemed to contribute to increasing community tension. For example, a few respondents reported that community members who were not receiving cash were angry and jealous of them because they did not understand why their neighbours had been enrolled in the programme and they had not.

Bribery was also cited as a protection risk in the targeting process. A few young women shared experiences of village authorities asking for money in exchange for registering them to participate in the cash programme. In addition

to impacting dignity, bribery can be considered a protection risk as it can also expose individuals to threats or retaliation if they reject direct requests from figures of authority.

Delivery: Violence, theft, and physical, information and communication barriers

Respondents frequently cited fear of attack by Boko Haram as a significant protection risk during travel to collect cash from mobile money providers, as it limits participants' mobility. Many, particularly young women, said that such travel is simply too dangerous and therefore they send male intermediaries instead. In addition to fearing attack by members of Boko Haram, ongoing conflict in the area has created a general climate of fear and insecurity, which is also affecting cash distribution processes and beneficiaries' safety. Said one respondent, "Anyone can attack you, and they will say it's Boko Haram."

Many respondents spoke of increased risk of attacks, home break-ins and village raids on the dates of cash distribution. Particularly alarming was the large number of people who reported that they and other programme participants sleep "in the bush" rather than in their homes to avoid being attacked or robbed once they receive their cash or the text message notifying them that their cash is available for pick-up. Some people return during the daytime each day while sleeping away from their villages, while others return to their villages only after they have been able to spend the money on food and other goods. Some respondents explained that temporarily leaving their homes on distribution days was a common practice in their community. As one man explained, "The day we receive the money, we all sleep in the bush to avoid the worst."

Respondents explained that everyone in the area is aware of the date that cash is distributed. A couple of people noted that youth affiliated with Boko Haram live in their village, and that when cash is available at the end of every month, word travels quickly throughout the community and surrounding areas. One respondent reported that on the day of distribution, Boko Haram raided their entire village.³⁸ Another said,

The children who are in the bush with Boko Haram are just waiting for information about those who have money in the village. As you can see, there is no police station here in the village. They come in the night to kill you. By the time the police intervene, you are already dead, my son.

38 The IRC has requested that the following statement be included: "The IRC had in place mechanisms to both proactively and reactively collect information about these types of incidents in the area where this statement was collected; no such type of incident was identified during the period in which the research took place. It is possible that the incident may have happened in another time period or location or in cash distributions organized by other humanitarian stakeholders." The HRC can neither confirm nor deny the accuracy of this statement, as these records were not available to HRC researchers.

Some respondents said they would prefer if texts notifying participants of cash disbursements were not all sent on the same day, as this would be more discrete and would help decrease threats to their safety.

In addition to the above protection risks, respondents identified several barriers that make it challenging for them to pick up their cash from mobile money distribution locations. Several people, especially older women, felt that cash pick-up points were too far away from their homes. This physical barrier was cited most frequently among respondents in Kolofata, where there are no Orange Money providers in the area. Kolofata residents are required to travel to Mora or Maroua (at least 25 kilometres away), along a route where security incidents are common.

Some respondents felt that collecting their cash from mobile money agents was manageable. However, others felt that mobile money agents should deliver cash to their village or preferred to receive cash cards to be able to withdraw cash directly in their village in order to reduce reliance on intermediaries and reduce security risks. “If the IRC can make it, it is good ... because when we go to Mora, it is risky”, one young woman said. “Those people know there is money, so we have to lurk, to be careful, because even on the bike you can be attacked. They can even cut your hand to take your phone.”

Due to the physical barrier of distance to cash distribution points in an environment of insecurity, many programme participants – young women, older people and people with disabilities in particular – relied on intermediaries to pick up their cash for them. Respondents noted that intermediaries are often their sons or brothers, or a young man is designated to pick up the cash for many people in the community. A few said that relying on intermediaries is challenging because they have to wait too long to receive their cash; intermediaries generally do not deliver the cash to recipients immediately upon returning to the village, and respondents recounted waiting as long as twenty-two days after the distribution. One person reported being scolded and disrespected when following up with the intermediary to request receiving their cash sooner. In addition, some intermediaries either expected a tip or charged a commission for picking up the cash. Finally, respondents noted that reliance on intermediaries increases the risk of theft, as they explained that intermediaries may switch the SIM card in participants’ phones so that they can keep the SIM associated with the cash in order to steal future disbursements.

The physical barrier of distance was exacerbated by other factors. Some respondents said that the mobile money agents located nearby did not always have cash available, requiring them to travel long distances to other mobile money agents located further away. Others reported that they were denied payments of cash by mobile money agents when they attempted to pick up their cash. Several respondents reported having to travel long distances to mobile money agents in order to avoid the higher fees charged by those nearby. Some mobile money agents charge higher fees for shorter wait times, a cost many are willing to pay to access their cash immediately and to avoid security risks. As one young woman from Mora said:

Here at [the village in Mora], if you receive 100,000 CFA and you want to withdraw it, instead of cutting 500 CFA, for example, they will say those who want their money fast should pay 5,000 CFA or 10,000 CFA. But those who are clever wait until those who are in a hurry receive it, and after, they can normally collect their money.

Respondents also highlighted that limited technological literacy increases reliance on intermediaries, exposing people to protection risks. Some noted that mobile money is often not appropriate or conducive to the needs of people with limited technological literacy, such as community members who have never used mobile money or do not know how to use mobile phones. Some respondents shared that older community members often face information barriers because they do not know how to use mobile money and cannot access information about their cash. They said that older women, in particular, often ask young men in the community for assistance with checking their text message notifications. In some cases, youth take advantage of this situation by switching out the SIM cards so that they can receive future disbursements of cash or by stealing participants' new phones. As one young woman explained: "Older women who did not go to school call those young people and ask for help to go and withdraw their money, and that is how they change the SIM, and the women will no longer receive the cash."

Other communication barriers reported in the delivery process included not receiving text messages that cash was available and blocked SIM cards.

Use of cash: Theft and household and community tension

Beyond the targeting and delivery processes, respondents spoke of theft as an ongoing protection risk during their participation in cash programming. Some respondents shared stories of SIM cards or phones being stolen from cash recipients in their communities, noting that older women are often targeted for theft. Many people explained that they were afraid to keep cash on them, particularly in Kolofata, where they felt likely to be attacked and robbed or to have their homes broken into at night by members of Boko Haram or other community members. As mentioned above, several respondents said that they spend their cash as soon as they pick it up, or sleep outside of their homes until they have spent it.

As noted above, respondents explained that it is challenging to keep their cash safe in this context, noting some key barriers. A few said that they did not have a lock box at home for safely storing their cash. Some women with limited mobility said that they preferred to keep goods instead of cash in their homes. In order to keep their cash safe, older women often give their cash to a young person to hold; in some instances, however, the young person has stolen the cash. One woman said that she immediately hands the cash over to her husband to keep it safe, while another explained that she keeps the money away from her husband in order to keep it safe for the household. "When I take that money",

one female head of household said, “I put part of it in a safe place and I buy food for everybody daily. If I give all this money to my husband, he can waste it all and give me nothing.”

Some respondents suggested ways to mitigate the risks of theft and keep their cash safe, such as issuing lock boxes with the first cash disbursement or, as two respondents suggested, increasing police or military presence on distribution dates (which they felt was the reason for fewer incidents of theft in the village in Mora than in the village in Kolofata). However, many cash actors do not recommend increasing the presence of the police and military, as this could raise other protection risks.

Despite barriers to keeping cash safe and clear protection concerns, most people preferred to continue receiving cash (as opposed to a different modality) and felt that they could manage the associated risks. A few said that they would prefer bank cards over mobile money in order to withdraw their money at their own convenience without the need for intermediaries, while two women stated that they preferred food distribution over cash because they felt that it was safer and that there was less pressure to share it with neighbours, other community members and other wives in the household. As one woman from Kolofata put it,

I prefer rice, one cup and a half in the morning and in the evening per child. This way, we will be able to eat. As my husband went to Yaoundé to work as a motorbike rider, distributing that money with my three co-wives is a source of problems.

At the household level, very few respondents shared experiences of changes in relationship dynamics and associated protection risks. However, some men said that participation in cash programmes had eased household tension related to expenses and improved decision-making with their wives, as they now discussed and planned how to spend their money together. One young woman from Mora said:

Before, there were problems in our households. When the wife asks for some cash to pay the children’s school fees, the husband gets angry and says: “Where do you want me to get the cash?” And the wife replies, “If you, the husband, do not know where to find cash, where do you want me to find that cash?” But since the IRC came with the cash assistance, everything is okay. There is peace, and our children are going to school.

In contrast, key informants implementing cash programmes reported observing increased household tension, anger from men in the community, and incidents of domestic violence in situations where women were the direct cash recipients. They noted that community leaders were angry and very vocal about women being targeted in their community because it is the role of men to manage and make decisions about money. Issues of domestic violence and household tension did not arise in interviews and FGDs with respondents; however, as noted by key informants, this may be due to the fact that in this context domestic and sexual violence are taboo subjects, survivors and their families are highly stigmatized,

and the disclosure of physical and sexual violence may put a survivor at risk of further harm.

At the community level, some respondents reported that community members who had not been selected for the programme were angry or jealous of them. Although some people felt that the ability to share the cash with their neighbours was a primary benefit of their participation in the programme, others explained that sharing the cash with non-participants was necessary to mitigate community tension.

Inadequate communication regarding the duration of cash programmes was a key barrier that led to situations of increased vulnerability for many cash recipients. Several people said they felt that their cash disbursements ended suddenly and without warning, creating household and community tension and other challenges because they were unable to adequately prepare for this transition.³⁹ For example, some people mentioned that they had taken on financial obligations that they were subsequently unable to afford, which created tension with landlords, who were evicting people from their homes or businesses when they could no longer afford to pay rent on time. “Because of the assistance”, said one man, “we took on a commitment that we can no longer fulfil since the IRC has ceased to pay us without warning. This brought us back into a debt situation that we thought we had left.” A few men said that the sudden end to their cash disbursements had also created tension with their wives and children, who did not believe that the cash programme had ended and suspected that the men were using the cash in other ways, such as spending it on themselves or on another woman. As one man put it,

According to our wives, the IRC is transferring us money every month since it was agreed to transfer the cash assistance at the end of every month. They don't trust us when we tell them that the assistance didn't come. This situation discredits us in front of our wives.

Finally, several women, primarily female heads of households, said that the amount of cash they received each month was insufficient to meet their basic needs. This was especially true for those with family members living with a chronic disease or those who needed to spend the money on housing.

Afghanistan

Targeting: Exclusion, bribery, extortion and mistreatment

Similar to Cameroon, respondents in Afghanistan reported that the perceived exclusion of persons from cash programming was a common protection risk in their communities, as an inability to meet basic needs placed many IDPs at

39 The number of cash transfers and the duration of the programme are generally communicated to participants through an orientation following enrolment in the programme per standard operating procedures.

further risk of exploitation and abuse. Most people said they knew of poor IDP families—many of whom were widows, orphans, older people, ill, or had a disability—who had been told they were eligible to participate but had never been contacted to complete registration processes or receive assistance. Most felt this was because of corruption by village leaders or government officials. A few said it was common for government officials to collude with village leaders or NGO employees to put ineligible people on lists of eligible participants in exchange for a portion of the funds. Likewise, some said that village leaders selected as moderators by NGOs were bypassing IDPs perceived as vulnerable and placing non-eligible, “powerful and wealthy”, “well-off” or high-ranking friends and family on lists instead, sometimes in exchange for some of the cash. As in Cameroon, a few respondents pointed to insufficient information as a barrier, which led to misunderstanding of the targeting process. For example, at least two respondents mentioned that a “mediator” (either a village leader or an NGO surveyor) was necessary to receive cash and that those who did not know mediators simply did not receive assistance. As one man said,

Some honest people should be selected as officials, whether in the government or NGOs, to survey transparently... there should not be [poor people] left behind. ... There were some rich people who already had villas, flats, houses of their own – the well-off people. They received the contributions.

Respondents frequently mentioned communication barriers creating a lack of transparency around who was selected for cash programming, why, and how. Many felt this made it difficult for IDP families to determine when they were simply considered ineligible to receive cash transfers or when they were the victims of corruption. In general, Afghan respondents felt strongly that cash programmes should prioritize those displaced by conflict and natural disaster, the poor, widows, orphans and those raising orphans, the homeless, older people who cannot work, people with disabilities, households with family members killed by armed groups (in particular, male family members), and women with husbands who have a drug addiction.

Bribery and extortion by village leaders and government officials was also seen as a significant problem by a few respondents who stated that those selected as moderators by NGOs frequently demanded 30–50% of cash disbursements in exchange for signatures for necessary registration paperwork. In addition, respondents spoke about village leaders demanding a 30–50% tax after families received their disbursements and/or accepting bribes of 30–50% to refer people for cash programming. If no payment was made, village leaders refused to include IDPs on lists of eligible persons given to NGOs and government officials refused to submit IDPs’ applications for registration. A few respondents even went so far as to say that they knew of incidents where village leaders or government officials had taken IDPs’ identification cards and offered to register on their behalf, only to use the cards to collect disbursements for themselves, their friends and their families. IDPs were told that the cards were lost or could not be processed. As one older woman said,

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 the Refugee Directorate. There was no assistance. It was gone.

Key informants also emphasized the challenges related to ineligible people (referred to as "fake cases") being added to lists of eligible persons, people bribing government officials to include them on cash disbursement lists, and instances of favouritism, with reliance on community leaders to determine eligibility.

A few respondents mentioned ways to mitigate risks of corruption during targeting, including that organizations should rely on three or four types of community leaders such as clergy, heads of villages and heads of village councils, and that officials should seek out IDPs and guide them through the registration process rather than expecting IDPs to register themselves.

Among other protection risks in targeting, some respondents mentioned having experienced harsh and abusive treatment by officials when they registered for assistance. They reported that officials challenged them about their migration status, bullied them, made them cry, lost their paperwork multiple times, or simply turned them away every time they came to register, coming up with various excuses about the right people not being present or being busy or in meetings. Consequently, some respondents reported having to return to register multiple times.

One got into a physical altercation with officials after his registration was delayed for more than three months. He reports being held down by security staff, beaten, and threatened with imprisonment until an official discovered that someone had tampered with the phone number attached to his registration. Many respondents mentioned delays with the registration processes that significantly stalled cash disbursements critical for meeting basic needs, placing the respondents at further risk of exploitation and abuse. Similarly, a few respondents mentioned that NGO surveyors visiting communities would survey only a portion of eligible households and would not return to finish in spite of promises to the contrary.

Delivery: Theft and violence by armed groups and physical, information and institutional barriers

Fear of theft of cash disbursements was common among respondents, especially women. Many expressed fear of having their cash stolen on their way home from distribution centres by pickpockets, strangers on the street, rickshaw drivers, or people with substance use issues. As one female head of household said,

I told you those females [NGO employees], they handed over the money to my hand very respectfully. I hoped that nobody would stop me on my way or give me poisonous food to steal my money from me. I am a young woman.

Most respondents hid the cash on their person, in pockets or in string purses around their necks to avoid loss. Two recipients were pickpocketed on the journey home. This was in line with key informants' beliefs that the primary protection

concerns during cash delivery were related to risks and difficulties, especially for women, older people and people with disabilities, encountered during travel to collect cash at distribution centres, including theft by other individuals.

Most concerning, at least three beneficiaries felt that their participation in cash programming put them at risk of extortion and retaliation by armed groups such as Islamic State and the Taliban, via taxation, kidnapping or murder, though key informants emphasized that this is a challenge with all forms of humanitarian intervention. One woman reported that after collecting cash, her husband received a series of calls from Taliban militants threatening his life because he had taken cash from “infidels” and asking him to meet them to receive more cash – a request that she felt was a plot to take his life as they had his brother’s and nephew’s. The man has not left his home since.

Many respondents, in particular men and younger women, preferred that their distribution be made directly to a bank account and a bank card issued so that the money was safe, could be accessed at the recipient’s convenience and would be closer to their home communities, thereby also decreasing transportation costs. However, key informants stressed that this was not possible in many contexts, especially the most remote or difficult to access. As in Cameroon, a few respondents also felt that discretion around the timing of disbursements could decrease theft. As one said,

The assistance is provided in order to help us. ... Nobody should be able to take it away from us. For instance, if it is transferred through a bank, give us a Kabul Bank card. We can go to a bank and take cash from there anytime we have any problem to spend it. Last time when I received the cash, I was in the city. I put the cash in my pocket. Otherwise, someone would have stolen it from me. There was an old man with me last time. A woman had stolen his money from his pocket. If he had gone to a bank, a bank is safe. Kabul Bank is safe. We can easily go there to take cash. This way is much better.

Additionally, many respondents reported physical and information barriers to accessing or locating distribution centres in order to collect cash disbursements. A few with mobility difficulties could not travel to collect disbursements, and family members sent in their place were not given the promised cash. Many respondents, especially men, struggled to locate distribution centres as they were unfamiliar with the area and had difficulty interpreting local addresses given to them by NGO staff over the phone.

We did not face any problem during the distribution event. However, I had trouble finding the distribution site. The reason was that we are newly migrated to that area, and we are not familiar with the names of the place. The address was provided to me, but that was strange and unknown to me; therefore, I could not find the site easily.

A few other recipients mentioned that they were called to collect their cash, but were told on arrival that there was no money, that the office had been shut down, or that contributions had stopped.

If respondents successfully arrived at the distribution centres, many faced institutional barriers on arrival, causing significant delays in collecting cash. A few discussed the risks of harm related to dysfunctional procedures and long wait times to collect cash on distribution days, including the loss of a full day's wages and health challenges due to sun exposure endured while waiting in line. One man told us:

It is a problem because waiting causes us to lose wages for a day... for one, two or three hours we are waiting in hot weather. On very warm days, I saw many people – they are unconscious because of the hot weather, and they are waiting and standing for hours. If they give us facilities it will be very good for us.

A few respondents expressed the perception that the cause for these delays was that staff prioritized friends and family for collection, bringing them to the front of queues to collect their distributions ahead of, or instead of, eligible recipients; meanwhile, eligible recipients were told that collections were delayed or closed. To help address this, a few respondents said it would be useful to assign appointment times in order to shorten wait times and avoid the loss of a full day's wages, while a few others felt that the most vulnerable recipients (older people and people with chronic diseases) should be prioritized to collect disbursements first.

In general, respondents pointed to insufficient information as a key barrier to understanding the programme. As one woman with limited mobility said,

Six thousand [AFN] is not much to worry about whether I could keep it or not. If there is someone who gets a salary, 6,000 is less than his pocket money, sister. For poor people like us, 6,000 AFN is not enough to feed our family for a month. If we spend it on food, we can't feed our family with 6,000.

In general, most respondents from all groups found that cash disbursements were too small to meet their basic needs, leaving them at increased risk of exploitation and abuse. People indicated that work is difficult to find, housing and land is expensive, and they have incurred significant debt to meet their basic needs. Many preferred that payments be made in regular, monthly instalments over an extended period of time. While others, in particular women, preferred that non-cash items, such as stoves or food, be given with cash disbursements to extend the cash, a few preferred alternative support modalities altogether, such as housing, shelter or rent assistance and help with children's school fees.

Use of cash: Theft and exploitation, household and community tensions

Only a few respondents reported incidents of theft; however, a number of women, female-headed households and women with limited mobility expressed fear that their cash would be stolen. Many respondents did not have lock boxes or bank accounts for safekeeping and mentioned hiding cash on their person, in clothing, or giving it to family members with lock boxes or to male family members to hold on their person. Many people, especially female heads of households, mitigated this protection risk by simply spending the money quickly to ensure

that it was not stolen. A few said they avoided telling people they knew about the disbursement to protect themselves from theft. As in Cameroon, respondents mentioned both discretion around timing of disbursements and lock boxes distributed with cash disbursements as interventions that could successfully prevent theft and help participants feel safer. As one older woman told us,

I kept a part of it [the cash] in my house to pay my house rent and purchased other things that were necessary for my house. I handed over the rest of it to my daughter so I would be able to receive it back whenever I need it. I can't take money to my house at nights. ... I gave it to my daughter because I had no box. I had nothing to keep it in.

Several respondents described barriers to keeping and spending cash safely. Many feared they would lose cash disbursements as they did not have bank accounts or lock boxes and had to carry the cash on their person. For many, especially older women and women with limited mobility, illness, debt, back-rent and other basic needs frequently caused them to spend their entire disbursement as soon as the cash was acquired. Finally, several respondents felt that shopkeepers, rickshaw drivers and landlords were exploiting them because they were known to be recipients of cash and did not know how much items would normally cost for bargaining purposes. As one man said,

I bought a kilo of Dashlama [candy] for 50 AFN. I didn't know anywhere else to go. Now I [buy] a kilo of Dashlama for 30 AFN. This is the problem. A stranger in a city is worried to be left starving. I purchased a bag of flour for 1,300 AFN. Then I found that its price is 1,100. There are so many problems.

For many respondents, cash disbursements had the unintended effect of increasing household and community tensions. One young woman's husband was verbally abusive when he found out that she had travelled alone to collect her disbursement.⁴⁰ A number of other women reported that male family members took cash disbursements or demanded unsuccessfully that they be given the cash to manage on behalf of the family. A few expressed fear that if male family members found out about the disbursement, they would take the cash from them. One female head of household told us:

I have a father-in-law who is the slave of money. He came to quarrel with me as soon as he heard an organization has helped me. He said, "You have received a lot of money. Give me the money this time." ... I have a brother. He is a little bit frank. He also argued with me inside my house. He said, "Pay me more for my house rent because the organization helps you."

Among men, one mentioned that the cash disbursement had caused trouble with his brother, while another mentioned that his relationship with his wife deteriorated after the money was spent.

⁴⁰ Under Taliban rule, women were not allowed to travel without a *mahram*, or male blood relative, accompanying them. This practice persists in many parts of the country.

At the community level, a number of respondents, particularly women with limited mobility, said that their neighbours were angry or upset when they heard about the disbursement and that several demanded a portion of the cash. Neighbours accused a few recipients of bribing someone to get themselves onto distribution lists and demanded to know who they had to call or bribe to add themselves. Most concerning, one older woman had a neighbour threaten to kill her son if she did not split the money:

My relatives, my friends and whoever I knew, they all got happy [when the cash was received]. I have neighbours. ... They were saying to each other that I have received this amount of money and other equipment. Two of them came and asked me to split it with them before someone comes and kills your son. I was worried a lot. They told me the village elders know that I have received cash and other equipment and my house is surveyed. Fortunately, no one has taken my money.

Several respondents also said that cash disbursements caused difficulty with extended family. Relatives demanded a portion of the cash received and, in at least three cases, started gossip that female recipients had prostituted themselves for the cash. Several said that money lenders who learned they had received cash would verbally abuse and harass them until they paid back their loans.

Discussion

As humanitarian agencies increasingly turn toward cash as a tool in their responses – which can be a life-saving intervention for people displaced by conflict – it is critical to ensure that cash safely and effectively reaches those who are most in need, particularly people facing multiple forms of discrimination or barriers to programme participation. Our research does not conclude that multipurpose cash, cash for food or cash for non-food items in humanitarian assistance is inherently risky or more risky than any other modality of assistance delivery. Rather, as with any other modality, a thorough investigation of potential risks and mitigation measures should be considered throughout the programme cycle.⁴¹ Our research in Cameroon and Afghanistan highlighted numerous protection risks in the targeting, delivery and use of cash, including the exclusion of vulnerable community members, violence and theft by armed groups and others, bribery, and community tension. The research also identified key barriers to participation, such as inadequate information about the programme, distance to distribution sites, limited technological proficiency and a lack of strategies or resources for keeping cash safe. Based on the research findings from both countries, the following recommendations draw upon the global protection

41 This is aligned with findings from previous research on the topic. See, for example, Sarah Bailey and Paul Harvey, *State of Evidence on Humanitarian Cash Transfers*, ODI, 2015, p. 3.

principles to offer key considerations for designing and implementing cash programmes in ways that minimize harm.

Prioritizing safety and avoiding causing harm

Humanitarian actors are obligated to mitigate any potential risks of physical or psychosocial harm that may be caused by interventions. Aid distribution in settings of active conflict always presents some level of additional risk. In both countries, respondents expressed fears of attack by armed groups directly related to their participation in the programme. At the same time, the majority noted their preference for cash over other aid modalities and reported critical benefits such as improvements in their health, nutrition and housing, and in their ability to send their children to school, to purchase ID for themselves and their family members, and on occasion, to start small businesses. In order to design safer cash programmes from the outset, in addition to building programmes on principles of conflict sensitivity, it is essential to conduct a comprehensive risk assessment to identify potential risks of physical and psychosocial harm and develop mitigation strategies, and continuously monitor these risks in all phases of the programme cycle. The IRC's *Safer Cash Toolkit*, informed by this study, includes three tools and guidance to collect and analyze data on protection risks and develop mitigation measures.⁴² The IRC monitors and mitigates risks throughout programme implementation through the use of accessible community feedback channels that inform participants about programme adjustments such as complaints hotlines and ensuring that a complaints officer is present at the time of cash distributions to receive reports of issues from participants. The IRC also conducts exit interviews and post-distribution monitoring surveys with a sample of programme participants about their experiences during and after the programme, and uses this data to develop risk mitigation measures in future programming. Mitigation strategies can include a broad range of measures such as the careful selection of programme features (duration and amount of the transfer) to mitigate context-specific safety risks, community engagement strategies, training workshops, efforts to ensure inclusion and accessibility of programming (transportation stipends, accessible communication materials, etc.), and security measures.

Risk assessments should obtain information about context-specific gender norms and household decision-making dynamics to inform the targeting process and mitigate the potential for household tension and intimate partner violence. Key informants at NGOs implementing cash programmes noted that they make efforts to target women in the household as the direct recipients of the cash as they believe women are more likely to spend the money on critical items such as doctor's visits, school fees and food. However, many key informants stated that practitioners need to gain a better understanding of the impact of targeting women on household dynamics and the risks of GBV, and need guidance on how

42 IRC and USAID, above note 26.

best to monitor this during programme implementation.⁴³ Similarly, some respondents in Afghanistan reported increased household tension, while key informants working in cash and protection programmes in Cameroon reported observing increased household tension, anger from men in the community and incidents of domestic violence in situations where women were being targeted as direct cash recipients. A few informants in both countries felt that the decision to target women in the household was irrelevant or insignificant because women most often hand the money over to men in order to keep it safe in this context. Many key informants highlighted the need for both men and women to participate in cash programme information sessions, and the need for counselling services and greater community sensitization efforts and messaging to mitigate any tension or backlash as a result of women directly receiving the cash.

Risk assessment during programme design and monitoring procedures should also consider how to diffuse community tension in order to improve the safety of cash programming. In both contexts, respondents expressed that their participation in cash programming led to tension in their communities, including anger and jealousy, as well as pressure to share their cash with neighbours. Key informants also discussed the role of cash programming in exacerbating tensions between host communities and displaced communities where members of host communities were not included in cash programming despite their own situations of extreme poverty. To reduce community tension and the potential for exploitation, cash practitioners should ensure that community members fully understand the beneficiary targeting and selection process through information sessions and dissemination efforts, and should consider including members of the host community in vulnerability assessments and targeting processes.

Finally, drawing on the findings of this research, practitioners should ensure that risk assessment and monitoring activities are designed to identify common multi-level protection risks during cash delivery. Specific efforts should be made to assess and mitigate protection risks related to notifications of distribution, such as keeping notifications discrete and staggering distribution dates. At distributions, additional security personnel could bolster safety and monitoring and evaluation staff could evaluate whether there is adequate shade and water through the use of standard checklists. In addition, based on community feedback, cash actors should consider locating cash pick-up points as close to the community as possible in conflict-affected settings to reduce distances travelled and long waits to receive cash, and safety risks along travel routes and at cash pick-up locations should be assessed and mitigated where feasible.⁴⁴ When assessing and selecting delivery mechanisms such as cash cards, mobile money or direct cash distribution, protection risks, particularly for individuals at high risk of violence or facing heightened barriers to participation

43 See Women's Refugee Commission, "Tools to Assess and Mitigate GBV among Urban Refugees", available at: www.womensrefugeecommission.org/gbv/resources/1353-urban-gbv-tools; H. Slim *et al.*, above note 12.

44 For practical tools and guidance on how to assess, mitigate and monitor protection risks in cash programming, see IRC and USAID, above note 26.

in programming, should also be assessed and mitigated. Finally, cash actors should consider strategies for helping participants to keep cash safe, such as lock boxes or security tips in cash programme orientations.

Ensuring meaningful access

Ensuring meaningful access to cash assistance involves both prioritizing those most in need and reducing barriers to participation for individuals or groups particularly vulnerable to discrimination or exclusion. In both Cameroon and Afghanistan, respondents felt that some of the most vulnerable members of their communities had been excluded, and key informants noted several challenges related to the vulnerability assessment and targeting processes. While some challenges will require changes to major institutions (such as the procedures of government ministries), some practitioners felt that the targeting process should be harmonized across agencies, with a few people noting that common vulnerability criteria, based on the government's social protection strategy or policy, should be used across NGOs implementing cash programmes. In general, however, stakeholders are increasingly recognizing the need to move away from broad, standard categories of vulnerability which do not account for the heterogeneity within groups and the fact that some individuals within those categories are more vulnerable than others, though this can be difficult to implement in practice in the context of resource constraints, high needs for large segments of the population, and the short-term nature of humanitarian programming. In addition, there is a need to identify and link vulnerability to concrete protection risks and barriers, and apply measures to mitigate these, rather than assuming the inherent vulnerability or contributing to the victimization of certain groups. Vulnerability changes by location and over time and should be assessed on an ongoing basis using an intersectional approach to identify the multiple, complex protection risks and barriers to programme participation for individuals.

At the programme design stage, risk assessments should obtain input from diverse community members and aim to identify the barriers, needs and preferences involved, and where possible, tailor cash programming to meet the needs of groups at high risk of discrimination, violence or exclusion. From the outset, they should assess which modalities (cash, vouchers or in-kind) and available delivery mechanisms (mobile money, cash cards or cash) are most appropriate for, and enable the participation of, different populations. For example, older people with limited technology literacy face information and communications barriers in accessing mobile money. In Afghanistan, women have greater difficulty collecting cash because of the distances to disbursement centres, the need to find escorts and the fact that many lack national ID cards. Although it is not always feasible to have multiple modalities available in one area or programme, it may be possible to provide some accommodations to reduce barriers for those most at risk. For example, cash could be brought closer and directly distributed to people with limited mobility and female heads of households who cannot travel long distances to cash collection points. Assessments should aim to identify

environmental, attitudinal and institutional barriers, and these should inform the design of programmes in order to facilitate direct access to programme information, registration opportunities, distribution notifications and cash collection points. Further, greater coordination with other programmes is needed to ensure that cash practitioners can refer socio-economically vulnerable people to other specific programming for which they might be eligible.

Accountability

Given the significant protection risks identified in both contexts, as well as the variability between contexts, effective mechanisms for monitoring participants and enabling them to report concerns, complaints or protection-related incidents are imperative to implementing safer cash programmes and ensuring accountability in aid to affected populations. PDM tools should collect data on protection risks and inform adaptations to programme design where needed. Recognizing that brief surveys rarely foster the disclosure of sensitive protection information, cash actors should also consider other methods, such as periodic FGDs, in-depth interviews and community consultation, to allow for more in-depth exploration of sensitive issues such as increasing household or community tensions related to cash disbursements.

Cash practitioners should ensure that effective community reporting mechanisms, such as hotlines, complaint boxes, and community-based committees, allow for barriers (such as long wait times or high fees to access cash) to be reported. In addition, these channels should allow for the safe and confidential disclosure of sensitive protection issues such as extortion, discriminatory treatment or acts of violence, and should be linked to immediate responses. As noted by key informants, greater collaboration between cash and protection practitioners is needed to ensure timely referrals of protection cases that arise in cash programming. The findings of this research confirm the need to mainstream protection in cash programming wherever possible, such as including protection indicators in cash monitoring and evaluation frameworks and including minimum standards for safe cash programming in standard operating procedures for interagency cash working groups. Finally, training and capacity-building of cash actors on protection issues and concepts, as well as potential protection risks and mitigation strategies in cash programming, are urgently needed.

Participation and empowerment

While the IRC made efforts to engage communities at all research sites to some extent in both the targeting and monitoring of cash programming, protection risks and barriers due to lack of information arose in both Cameroon and Afghanistan. In order to support the empowerment, capacity development and participation of all community members, practitioners should seek their input from the outset and ensure that programmes are designed to enable the full participation of socio-economically vulnerable groups in programme activities.

Efforts should be made to ensure that all community members have access to information, while maintaining the confidentiality of programme participants. Increased transparency and ongoing information-sharing with the community – particularly regarding programme objectives, eligibility and targeting, programme registration opportunities, and programme structure, including disbursement amounts – can reduce barriers to participation. Measures should also be taken to increase confidentiality for participants, reduce reliance on intermediaries and enable more direct participation by all eligible participants, or if this is not possible, to increase oversight of intermediaries and develop strategies to reduce theft and other associated risks. Further research is needed to better understand the protection risks and mitigation strategies that might work well in certain contexts and for specific vulnerable groups.

Conclusion

This research aimed to fill a gap in global knowledge around protection risks and barriers that may arise for certain vulnerable groups during cash programming in humanitarian contexts. The results from conflict-affected contexts in two countries found that barriers to participation and protection risks, including violence, theft, bribery and community tension, may arise at all phases of the cash programming cycle, from the initial targeting to the delivery to and use of cash by participants, and that these may disproportionately impact socio-economically vulnerable groups. However, it is important to note that the research findings and recommendations do not point to a shift away from CBIs. Rather, given the many critical benefits of cash programming and the community and donor preferences for this form of aid, it is essential to ensure that adequate measures are in place to prevent and reduce harm to recipients and increase their feelings and experiences of security at every step of the programme cycle. As the application of CBIs increases, practitioners must thoroughly examine barriers to participation, identify the potential risks of cash programming, and develop mitigation strategies during programme design and implementation in order to ensure that programmes are achieving the maximum positive impact for vulnerable populations in humanitarian crises. This requires increased investment in protection mainstreaming and further research on protection risks and outcomes for specific vulnerable populations and across various contexts, to complement the increased commitment to cash-based programming globally.