



SAFER CASH TOOLKIT

*Collecting and using data to make
cash programs safer*

Rescue.org



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Acronyms

CVA – Cash and Voucher Assistance

FGD – Focus Group Discussion

FSP PDM – Financial Service Provider Post Distribution Monitoring

GBV – Gender Based Violence

IPV – Intimate Partner Violence

MO – Market Observation Survey

NA – Needs Assessment Questionnaire

NGO – Non-Governmental Organization

PDM – Post Distribution Monitoring

TPDM - Trader Post Distribution Monitoring

TS – Trader Survey

Introduction

What is the Safer Cash Toolkit?

The Safer Cash Toolkit has been designed to address the challenge of insufficient information available to systematically identify the risks that people face as a result of receiving and using cash in humanitarian programs. The toolkit is designed to capture the minimum amount of information to ensure that organizations can make informed decisions on how to design, implement and adjust Cash and Voucher Assistance (CVA) programs at a field level to prevent and minimize harm.

The Safer Cash Toolkit is a set of three tools and additional guidance to:

- Ensure CVA Programs proactively consider the safety, dignity, and rights of individuals, groups, and affected populations.
- Ensure that Cash-based interventions do no harm to targeted beneficiaries.
- Support Cash practitioners in designing safe, participatory and inclusive evidence-based programs
- Provide guidance on the analysis of data collected to ensure its "need to know" and not just "nice to know".

The tool kit facilitates a comprehensive and continuous analysis of risks and the implementation and monitoring of risk mitigation measures in Cash-Based Interventions guided by protection principles:

1. Prioritize safety & dignity and avoid causing harm:

Prevent and minimize as much as possible any unintended negative effects of cash interventions that can increase people's vulnerability to both physical and social risks.

2. Meaningful Access: Arrange for people's access to cash assistance and services – in proportion to need and without any barriers (e.g. discrimination). Pay special attention to individuals and groups who may be particularly vulnerable or face additional risks and barriers accessing cash assistance and services.

3. Accountability: Set-up appropriate mechanisms through which affected populations can measure the adequacy of cash-based interventions, and address concerns and complaints.

4. Participation and empowerment: Support processes that allow affected populations to influence how cash programming can be safer and inclusive, strengthen their protection capacities and assist people to claim their rights, including – not exclusively – the rights to access cash assistance.

Intended Audience

While the toolkit is designed primarily for cash practitioners, it should be utilized by everyone who is involved in the assessment, design, set-up and implementation of CVAs, including but not limited to:

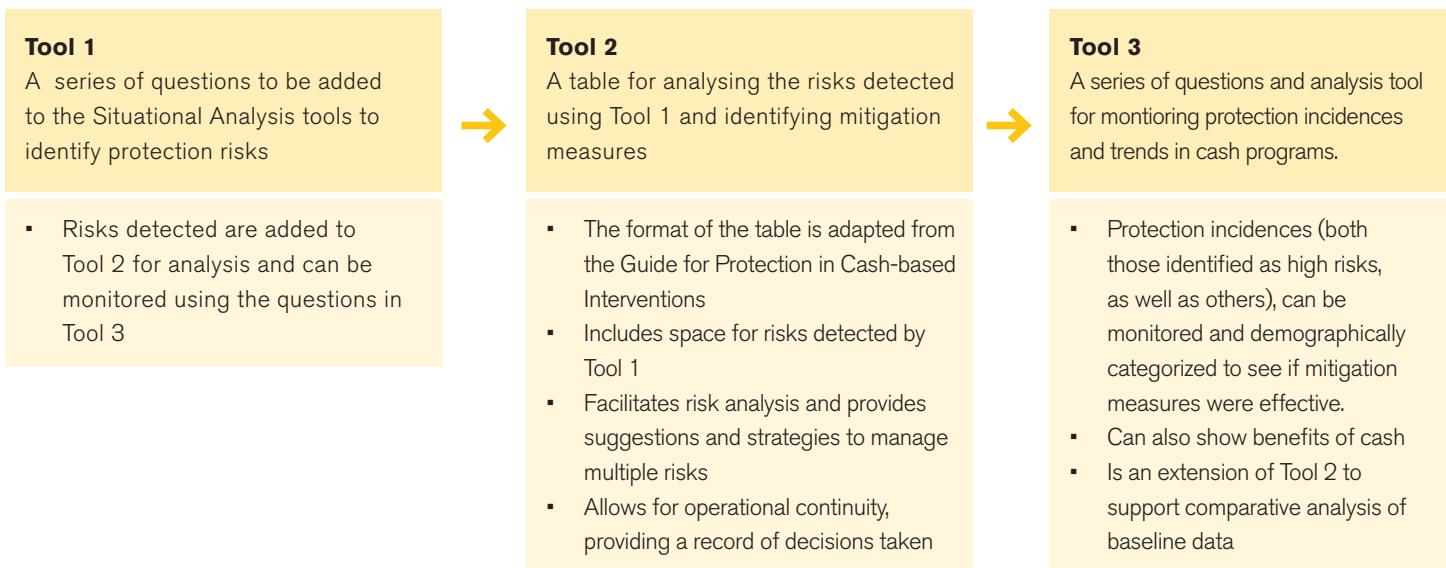
- Program teams
- Monitoring and Evaluation teams,
- Logistics,
- Finance,
- Field and data collection staff.

A decision-making flow diagram is included in Annex 2 to support this toolkit. The flow does not include specific job titles but rather the decision points, which country offices can use as a means to plot roles and responsibilities. There is additional guidance on the left of the diagram, where training or additional exercises are required and where it is deemed essential to have field level participation.

FIGURE 1:
Safer Cash Toolkit within the CaLP Cash Program Cycle

Preparedness	
Situational Analysis	<i>Tool 1:</i> Questions to be added to Needs Assessment, Market Assessment, Trader Assessment and Household Registration tools to examine protection risks.
Response Analysis	<i>Tool 2:</i> Table for Protection Risk Analysis and Mitigation Measures based on the Risks detected in Tool 1. <i>Guide 1:</i> Data analysis guidance for Tool 2 to inform program design actions
Program Design	
Implementation	
Monitoring	<i>Tool 3:</i> Questions to be added to PDM, Trader Monitoring, Supplier Monitoring tools <i>Guide 2:</i> Data Analysis guidance for Tool 3
Evaluation	

FIGURE 2:
How the tools work together



How it works

The toolkit is not designed to be used in silo but to complement and be added into current templates used in existing steps in CVA programs and the cash program cycle (for example, it will be added in to current assessment or PDM form). It supports collection of data at assessment and monitoring phases and guides the user through how to analyze data to inform program design and course correction during program implementation to ensure that the delivery of CVA is a safe and inclusive.

This includes identifying contextually appropriate questions to be embedded in needs assessment forms, focus group discussion guidance, trader survey forms, market observation tools and household level registration or verification forms.

The Tools

The tools have been developed in excel and can be found imbedded in this document. The tools include:

- Tool 1: Assessment and Implementation Question Banks
- Tool 2: Risk identification and management matrix
- Guide 2: How to populate and analyze Tool 2
- Tool 3: Monitoring Question Banks
- Guide 3: How to analyze Tool 3 Monitoring data
- Kobo/ODK formatted tools



The objectives of the toolkit are to:

- Generate awareness and understanding of potential protection risks when participating in CVA programs and who is most affected by such risks *through training*;*
- Ensure CVA programs are systematically collecting and using data based on the potential risks to the target population to inform program design;*
- Monitor the risks, and where possible, make-adjustments in the current program cycle or learn for the next program cycle.*

Staff Safety

It is not the objective of this toolkit to support safe access and security of staff members who are implementing a CVA program. It has been highlighted during the development and pilot of this Toolkit that this is a significant concern of staff members working in insecure field environments who feel additional risks exist due to the use of CVA.

As part of any program, senior management, field teams and security staff must work together to identify any additional risks that arise as a result of the decision to utilize CVA as a tool for the delivery of humanitarian programs.

A filter has been included in Annex 2 to highlight this stage during risk analysis, to act as a reminder for programs teams that they must assess staff as well as client safety.

HOW TO

Tool 1 – Assessment and Implementation Question Banks

Situational Analysis Questions to support identification of protection risks in cash program design and set up.

Note: This tool acts as a reference point to guide persons conducting situation and response analysis to identify critical questions that contribute to ensuring that cash can be delivered safely during assessment stage. Some questions will already be present in existing tools but are included here to ensure that they are being asked and to identify that they are related to the delivery of safer cash. Additionally, it covers questions that can be included in the registration or verification process, after the decision to use cash has been made. This is to ensure that the toolkit is relevant to be used during implementation to support making adjustments.

Structure: The tool is comprised of five sections, each relating to a different tool that is frequently utilized during the assessment and/or setup phase of the project cycle as a means to enhance situational analysis.

The four sections cover:

- (1.1) Household level needs assessment
- (1.2) FGD level needs assessment
- (1.3) Trader surveys
- (1.4) Market Observation surveys
- (1.5) Household level registration/verification surveys

Pre-conditions for use:

To utilize this tool, decisions need to have been taken on the following points:

- Which assessment tool is being used to inform program decisions
- Which registration or verification form is being used to target eligible clients
- Whether digital or manual collection methods are being used
- Which geographical areas are to be assessed
- Which teams or individuals will be trained on use of the Toolkit and which teams will be trained only on the protection principles

Use: All of the below descriptions can be found in comments of the relevant heading within the excel tools.

- **Tool (Column A):** The Toolkit works on the principle that a given set of basic tools will be utilized for the assessment phase of any given program or during client registration. These are:
 - A Household Level Needs Assessment
 - A Focus Group Discussion (FGD)
 - Trader Interviews
 - Market Observation Survey (completed by field staff)
 - Household Registration/Verification Surveys
- **Categories (Column B):** The categories identified here act as a guide; should the format of your tool differ; they should be inserted into the most appropriate section to ensure that the information is gathered in a succinct and logical manner.
- **Question # (Column C):** The question numbers here are identified to give the cyclical guidance on to compare baseline and endline data. As such they are reference again in Tool 2
- **Questions (Column D):** The questions identified in each section are there to be inserted into pre-selected tools for the four sections that are covered. In this tool, the questions include all follow-on questions. For Kobo/ODK formatted versions, refer to the specific excel files Annexed in this tool kit.
- **Question Type (Column E):** The type of question refers to the formatting and method for asking the question, this is to ensure that the data gathered is simple to analyze. The types fall into the following categories:
 - Yes / No or Yes / No / No change - simple questions that are limited to single word answers. These questions require additional follow up questions to understand the answer further.
 - Select 1 / Select 2 / Select Multiple – either as standalone or follow up questions. Those that require the selection of a categorized response need to be contextualized for the country/area of operation.
 - Where the guidance is Select 2, this is to ensure a range of answers can be selected. For example: preference for receiving cash: A select 1 answer will often return "cash in hand" and as such a second answer is required to help inform response options.

- **Check to contextualize (Column F):** The purpose of this column is to identify where questions and/or answers should be checked to be contextually appropriate. This is not an exhaustive list and should be done in conjunction with Annex 1 of this document.
- **Protection Mainstreaming Principles (Column H):** These questions are highlighted to check if they are present or not in existing tools. Where they are not already present, they should be included.
- **Critical Questions (Column I):** In each section, a number of questions are identified that are always recommended for inclusion and are deemed critical to ensuring that the environment is safe for the delivery of cash as part of a humanitarian response.

Additional Guidance:

Whom should I ask the questions for Household Needs Assessment?

- The questions should be asked to a range of diverse stakeholders, men and women of different ages, with and without disabilities and of ethnic origins/religions (depending on context).
- When collecting individual level data, it is essential to collect demographic information (age, sex, disability, current marital status, etc.) of the respondents so that data collected can be analyzed by age, gender, disability and other factors (alone or together). This helps us better understand if cash was safe for different profiles of recipients, or who experienced what risks (e.g. persons with disabilities had incidences of theft, or young men were subject to extortion), as well to hopefully see if there were particular benefits to any profiles of persons. These questions should be marked as required for all assessment forms so that they cannot be skipped during data collection.

Client communications at each stage of the process:

Tools 1.1, 1.2 and 1.5 all reference client communications questions, as does Tool 3.1 (HH PDM). As part of Annex 1, it is recommended to contextualize and give as many specifics as possible to clients during the assessment or registration process.

The following key messages should be continuously communicated during the process:

- Nothing they say or report will jeopardize an individual's participation in a program.
- The more information that we have the safer we can make the program.
- Information about their experience and their opinion will allow us to better design our programs to meet their needs.

The information gathered in Tool 1 feeds into the data analysis of Tool 2 to inform response options.

- The questions asked in Tool 1 need to be included with the method for analysis already in mind, by either using the outline in Tool 2 or using your own pre-existing data analysis format.
- Tool 2 should be referred to when selecting questions from Tool 1, to ensure that sufficient data is being collected to allow for triangulation.

HOW TO

Tool 2 – Risk Identification and Management Matrix

Identification of actions and controls to manage protection risks identified in situational analysis to support program design.

*Note: This tool serves to build on the questions that are asked at assessment phase in **Tool 1**, to identify the protection risks and potential mitigation measures as a means to inform response analysis and program design.*

Structure: This is a live document and the list of risk management measures serve only as a guide, additional risk management measures taken or implemented should be added to this tool, which will create a knowledge bank for future responses. The measures are split into two categories, those to be implemented at a community level and those implemented by the NGO.

The tool is designed so that it groups together questions that were asked to a variety of actors across the four sections of Tool 1. This is to support the analysis of the data collected and allow for triangulation wherever possible.

Pre-conditions for use:

- A minimum of the critical path questions from **Tool 1** has been added into the tools being utilized by the NGO.

- Data Analysis:** Using the data analysis “**Guide 1**”, and your data analysis tool, evaluate if the answers to the questions in **Tool 1** represent a risk to either the beneficiaries, wider community, market or NGO.

- Data should be analyzed based the question groups laid out in Tool 2 Column A - E

Use: All of the below descriptions can be found in comments of the relevant heading within the excel tools.

- Question Groups (Columns A and B):** the questions from Tool 1 have been grouped to reflect where they can be triangulated. Additional question from existing tools should be added into this matrix if they fall within the same question category and have quantifiable data.
- Critical Path Questions (Column C):** From Tool 1 to identify where critical path question data can be triangulated.
- Question # (Column D):** Identifies the origin of the question from Tools 1
- Tool 3 comparison questions (Column E):** As part of the triangulation of data and to ensure that the Toolkit is able to monitor the effectiveness of the mitigation measures put in place, Column E provides guidance on when data should be compared.

Risk Management: The Safer cash toolkit refers to the use of various risk management strategies and they should be identified in Column M of Tool 2. Below are the definitions used to support identifying which strategy is being utilized.

Accept: Take the chance of negative impact – e.g.: difficulties in access to markets due to poor infrastructure is a risk that could be accepted if it is normal practice for clients to use those markets and they have existing coping methods. Additionally, there is often residual risk when we use mitigation measures, and we then accept that residual risk.

Mitigate: Reduces impact or likelihood (or both) through intermediate steps – e.g.: if travelling long distances presents a risk to clients to access distribution sites, mitigate the risk by moving the distribution sites

Transfer: Outsource risk – e.g.: using an FSP to delivery cash is outsourcing some of the risk of handling large volumes of cash.

Avoid: Change plans to circumvent the problem - e.g.: excluding the use of cash in envelopes as it is deemed too risky to have large volumes of cash in a distribution site

- **Questions (Column F):** The questions in column F are a copy and paste of those in Tool 1. Therefore, if questions from Tool 1 have not been asked, they should be removed from Column F. (Note: Do not remove the whole row, just the specific question from the cell in column F)
- **Protection risks (column G):** Guidance on potential protection risks linked to information captured by the questions.
- **General Risk Identification (Column H):** Complete column H with: Yes or No to reflect where risks either have or have not been identified.
- **Specific Risk Identification (Column I):** Where the answer in column H is yes, complete column I with the specific risks that have been identified during the analysis. This should include the specific population at risk.
- **Mitigation identification (Columns J and K):** For the risks identified in column I, refer to the community and NGO mitigation measures in column J and K to identify which measures are appropriate, or can be feasibly implemented to increase the safety with which cash can be delivered.
- **Specific Risk Management Steps (Column L):** Complete column L to record what mitigation measures were taken, both those pre-populated and any others you might take. Column L's cells are not merged, use one cell per management step taken.
- **Risk Management Strategy Utilized (Column M):** Complete column N to identify, if Accept, Mitigate, Transfer or Avoid was utilized as the strategy for the identified risk. Column M's cells are not merged so that different management strategies can be assigned to each step taken.
- **Benefits of cash (Column N):** This column can support in the development of advocacy messages for the use of cash as part of a response. This is also a live section that can be updated with new ideas and arguments

Additional Guidance

During implementation: Once the program is operational, the assessment data and risks identified should act as a baseline for measuring the success of the risk management measures against the monitoring data collected in Tool 3.

If additional management measures are included during implementation these should be added to Column L.

A debrief with key program staff should be conducted as a means to complete and discuss the outcomes of Tool 2 and the identification of risks, potential management measures and program design / adjustment options.

The meeting should be attended by all key decision makers who are involved or responsible for the data collection and/or the implementation of mitigation measures. This can include Programme Managers, Head of office, Logistics, Finance, M&E depending on the risks identified.

A meeting should follow a basic format:

- *Presentation of Tool 2 – including category by category analysis of what risks exist and proposed management measures.*
- *Review of which questions are used and to validate their inclusion. This will influence the design of Tool 3 and other monitoring tools.*
- *Either discussion or presentation for a dissemination plan for the outcomes of the process.*
- *Committed next steps and a plan to implement management measures, and update the toolkit for further use. This process should include a review of Annex 2 including those responsible.*

The above meeting is a key step in the process and ensuring that there is buy-in across departments to successfully implement any next steps and management strategies.

HOW TO

Guide 1 – How to populate and analyze Tool 2

Data Analysis Guidance for populating and analyzing Tool 2 to inform Response options.

Process for data preparation for analysis:

- Begin by ensuring you have a tool designed to analyse the required data set and that agreed thresholds and conditional formatting have been included in the tool. An example is provided “4.1”
- Tables should be created for each question that relate to each other and have a comparable element. These have been grouped in Tool 2 with reference to question numbers in Tool 1.
- Data sets downloaded from Kobo or ODK should be “cleaned”, it is better to have fewer, less detailed but accurate answers than lots of detailed but inaccurate answers.
- FGD data should be typed up and summarised by question including quantifiable yes/no questions giving the majority answer or both answers if the discussion is split.
- Thresholds for flagging answers of interest should be discussed.
- Wherever possible have more than one source of information to corroborate data collected. Triangulation suggestions are provided in Tool 2

Analyzing the data:

- Start by checking all data fields and that everything has been imported correctly.

Is it safe to travel to/from/be at the market			
	Yes	No	Comments
HH - Men	75%	25%	
HH - Women	56%	44%	See breakdown for % concerns about travelling to/from the market
TS	60%	40%	See breakdown for % concerns about travelling to/from the market
FGD	Yes	No	Women are not deemed to be safe after dark.
MO	Yes	No	At different times of day it can be unsafe

- Using conditional formatting to identify when thresholds (over 25%) have been reached for a specific issue to be regarded as a risk, and for what particular population profile, if any.
- Summarise the answers to use as evidence for introduction of mitigation measures. See example data set for summary table.
- Use the above information to support completing Tool 2.

Using the analyzed data set:

- The information now available in the completed Tool 2 with the analyzed data can be utilized to inform response options.
- In the example, a number of simple and practical mitigation measures can be used to ensure the safety of beneficiaries.
- The data set can now be used as the baseline for Tool 3 questions.

QHH 14			Yes	No	Total
Is it safe to travel to and from the local market place with cash and goods on your person? If no, why?	Male	Without disabilities	14	6	20
		With disabilities	2	2	4
			67%	33%	48%
Female	Without disabilities	9	15	24	
		With disabilities	1	1	2
			38%	62%	52%
Combined Response			52%	48%	100%

HOW TO

Tool 3 – Monitoring Question Banks

Monitoring of protection risks through PDMs, Supplier Monitoring and Trader Monitoring as part of a CVA.

The following tools are formatted and visualized in three separate ways.

- 1. Kobo Formatted Excel Versions:** These are designed to be used with digital data collection as they are or with any non-relevant questions removed.
- 2. Manual Formatted Word Versions:** These are designed to be used with manual data collection where digital is not possible, or as a reference to easily see the questions and possible answers.
- 3. Tabs within the Toolkit:** These are designed to be used as a means for understanding how to analyze the data collected and how to compare it with the information from Tool 1 and 2.

Guidance on How to Ask the Questions in this Tool

The Questions

- The questions are a mix of direct questions “have you....” and indirect question “have you heard of anyone” depending on the sensitivity of the subject matter asked about. Asking direct questions on sensitive subjects like Gender Based Violence (GBV), including Intimate partner violence (IPV), and corruption could expose those questioned to more risks, or cause individuals fear or shame, or may not elicit accurate answers out of fear of repercussion. Therefore, it is better to ask indirect questions for sensitive subjects and think about the added value, if this grouping can be linked to services or if it is just for curiosity.
- When collecting individual level data, it is essential to collect the demographic information (age, sex, disability, current marital status etc.) of the respondents so that data can be analyzed by age, gender, disability and other factors (alone or together). This will help us to better understand if cash was safe for different profiles of recipients, or who experienced what risks (e.g. persons with disabilities had incidences of theft, or young men were subject to extortion) as well to hopefully see if there were particular benefits to any profiles of persons. These questions should be marked as required for all monitoring forms so that they cannot be skipped during data collection.

3.1 Household PDM - Kobo

How to Use the Tool – Kobo / Word for data collection



PDM tool 3.1

This tool contains a number of questions that could be added to the PDM form.

While the list of questions is lengthy, there may not be time or resources to ask them all, so it may be necessary to prioritize questions.

There is no one formula by which to choose monitoring questions or by which to prioritize which questions are most important. However, factors that should be considered in choosing the questions include:

- The risks detected using Tool 1 and analyzed using Tool 2 (bearing in mind, that only examining these risks does not allow new risks to be detected, hence the other factors to be considered).
- The context in which your program operates - e.g. Are there a lot of armed attacks? Discrimination against women? Etc.
- What previous monitoring reports have demonstrated to be concerns (if they exist)?
- Risks/Concerns coming to the attention of the agency through complaints and feedback mechanisms.
- Discussion with protection staff, GBV staff, and other protection actors as to the most prevalent/concerning risks at the time the monitoring is to take place

The questions could also be asked via phone survey to a range of diverse cash program participants to get a sense of what the risks are that should be focused on in the monitoring.

Whom should I ask the questions to?

- The questions, like the situational analysis questions, should be asked to a range of diverse stakeholders, men and women of different ages, with and without disabilities and of ethnic origins/religions (depending on context).

WHY ASK?

- Demographic information gives a broader picture of the community, and help us to ensure that we are interviewing a broad cross-section of the community.
- Persons of different ages, marital status, sexes, locations, and displacement status may have different needs and experiences with cash. By collecting demographic information, you can know who has what challenges/experiences with cash and better adapt the program.

Asking about children in the family is important to see how cash was used, as well as to ensure you interview a number of different types of families/individuals to get a broader sense of how cash is used in the community. For example, if you simply interview single men, or only female-headed households, you will not get a diverse sample from the community and know who has which challenges.

Data being analyzed should be disaggregated to examine which demographics are having challenges/success with cash.

The minimum disaggregation is by age, sex, and disability, but it can also be very helpful depending on context to understand the family composition by asking about marital status (e.g. single, married, divorced, separated or widowed) and children.

3.2 / 3.3 – Trader Monitoring & Local FSP Supplier Monitoring - Kobo



How to Use the Tool – Kobo / Word for data collection

These tools contain a number of questions that could be added to a supplier or trader PDM form. The list of questions is short and is directly linked to Tools 1 and 2.

These questions only focus on Access and Social Tensions, as supplies are well placed to triangulate this type of information. These questions should be added to ongoing trader monitoring tools that include price and availability monitoring or FSP supplier performance tools based on the contract with those suppliers.

Guidance on How to Ask the Questions in this Tool

The Questions

- The questions are a mix of subjective and non-subjective questions relating to supplier capacities that can influence safety and access and there perception of changes in situation and behavior.
- It is important to collect information data on the interviewee and the business details in the PDM as this can serve to support mapping exercises and build a local supplier database for future responses.
- The surveys are designed to save the geo-location of the shop/agent, remember to record this before entering the shop as location services on mobile phones do not work properly inside.

Whom should I ask the questions to?

Trader PDM:

- The PDM should ideally be asked to the same suppliers that were interviewed as part of the assessment.
- Where possible the questions should be asked to the manager of the shop or the most senior person who is at the premises on a daily basis.
- Due to the subjective nature of some of the questions around risk and access, it is important to have those same subjective opinions in the comparative data.
- If this is not possible, the data should still be collected and analyzed as normal with a note in any reporting that the participants in the two sets of data collection were different.
- This differs from HH PDMs as the sample set for traders is often very small and as such subjective opinion can have an impact on the answers.

Local FSP Supplier PDM:

- Questions should be asked to participating local level FSP providers and not persons at a head office or regional office level
- Ideally, this is someone who actively serves customers and has directly involved in the distribution of cash to beneficiaries.
- These should ideally be asked to the same person who was asked any questions during the supplier selection process.

HOW TO

Guide 2 – How to Analyze Tool 3 Monitoring data

Data analysis guidance for Tool 3.1/3.2/3.3 – to evaluate monitoring data collected in relation to the provision of safe cash.

Within the Safer Cash Excel Toolkit, three PDM specific tabs list out the suggested questions that make up the Kobo / Word versions of the Tools. These tabs serve two key purposes:

1. To inform cash practitioners and guide field staff on WHY we are asking the questions.
2. To act as a guide to support comparative data analysis from Tool 1 and Tool 2.

Process for data preparation for analysis:

- Begin by ensuring you have a tool designed to analyse the required data set ideally linked or embedded in the analysis tool used for **Tool 2**
- Tables should be created for each question that relate to each other and have a comparable element. Guidance on this can be seen in **Tool 2 Column E**.
- Data sets downloaded from Kobo or ODK should be “cleaned”, **it is better to have fewer, less detailed but accurate answers than lots of detailed but inaccurate answers.**
- Open text data should be analysed where possible and general theme(s) included in analysis tool.
- Thresholds for flagging answers of interest should be discussed, especially where there is a negative variance to desired outcomes. For example, the reality of facing a risk is higher than the expectation of facing that risk.

Analyzing the data:

- Start by checking all data fields and that everything has been imported correctly.
- Use conditional formatting to identify when thresholds have been reached for a specific issue to be regarded as a risk
- Summarise the answers to use as evidence for introduction of mitigation measures. See example data set for summary table.
- **Tool 2** contains a comparative list of which data to draw from PDM, Supplier and Trader Monitoring to complete analysis in **Column M**.
- An example can be seen in “**4.2**”
- This analysis gives a picture of how safely cash is being delivered and gives us the basis for conducting a comparative analysis against the data collected in Tool 1.

Using the analyzed data set:

- The data set from Tool 3.1, 3.2, 3.3, which have been collated in the example data set, can now be compared against the data from Tool 1 and conclusions drawn and action points created.
- An example can be seen in “**4.3**”
- The data analyzed in this tool should be utilized to continue to feed into Tool 2. Ensure that best practice around which mitigation measures are most appropriate to address different protection risks are recorded and utilized.

PDMQ 61			Yes	No	Total
Did you or any one you know experience any risks to your safety as a result of receiving the cash?	Male	Without disabilities	2	25	27
		With disabilities	1	5	6
			9%	91%	66%
	Female	Without disabilities	2	10	12
		With disabilities	0	5	5
			12%	88%	34%
Combined % of Response			10%	90%	100%

ANNEX 1

Guidance for contextualizing and asking questions from the question banks

This Annex is to be used to support the contextualizing and framing of questions from the questions banks that make up Tools 1 and 3. It is divided into two sections: 1) contextualizing, with a brief description on the how to tool is designed, and 2) framing, giving guidance on where questions should not be seen as rigid direct questions.

Contextualizing

Tools 1 and 3 (**column F**) have started to identify those questions where the questions and / or the answers should be reviewed to be contextualized. This column should be continually updated by country offices as they identify more questions that require contextualization.

For example: *Tool 1.5 Question HH 2: For this program we might need to share data with x, y and z (insert who you would share data with). Would you have any concerns about that? Why?*

For such a question – if the mechanism for delivery has been selected – both the mechanism and the type of data to be shared should be included in the question to work as an additional layer of informed consent – this is NOT a replacement for informed consent but will strengthen the process.

Additionally, where there are non-context specific answers or options, these should be excluded.

For Example: *Who made you or asked you to do or give anything in exchange for receiving your cash?*

For such a question, the list of answers should be contextually appropriate and include the types of individuals that people interact with. The current list includes a list of generic groups of persons who an individual may interact with. In some cases, these generic groups may be appropriate, but this answer list should be reviewed and adapted to be contextually relevant.

Framing

As part of Tools 1 and 3, a number of questions are written in a direct manner, but they are not appropriate to be asked in this way. The purpose of these questions is to ensure that the data is

being collected and that sensitive information or information that the client may believe affects their ability to receive assistance is collected and categorized for easier analysis.

Two examples of these two variants are as follows:

Tool 3.1 PDM 84-85: *Did the cash transfer impact relations within your household for the following topics, and how? Physical abuse/violence about expenses?*

In this instance, the question should not be asked directly, but rather it should be used to have a conversation about the family's situation since receiving the cash. Appropriately trained field staff should understand how to ask questions gently that will lead to gathering the required information.

It is highlighted within the tool where these questions should not be asked in a direct way.

Tool 1.5 HH 15: *Is it safe to travel to and from the local market place with cash and goods on your person? If no, why?*

In this instance, a family may feel that if they answer no to the question, it will jeopardize their chances of obtaining a cash grant. For questions like these, it should be explained to the household that the answers will not affect their chances but will allow the organization to make sure that the program is as safe as possible.

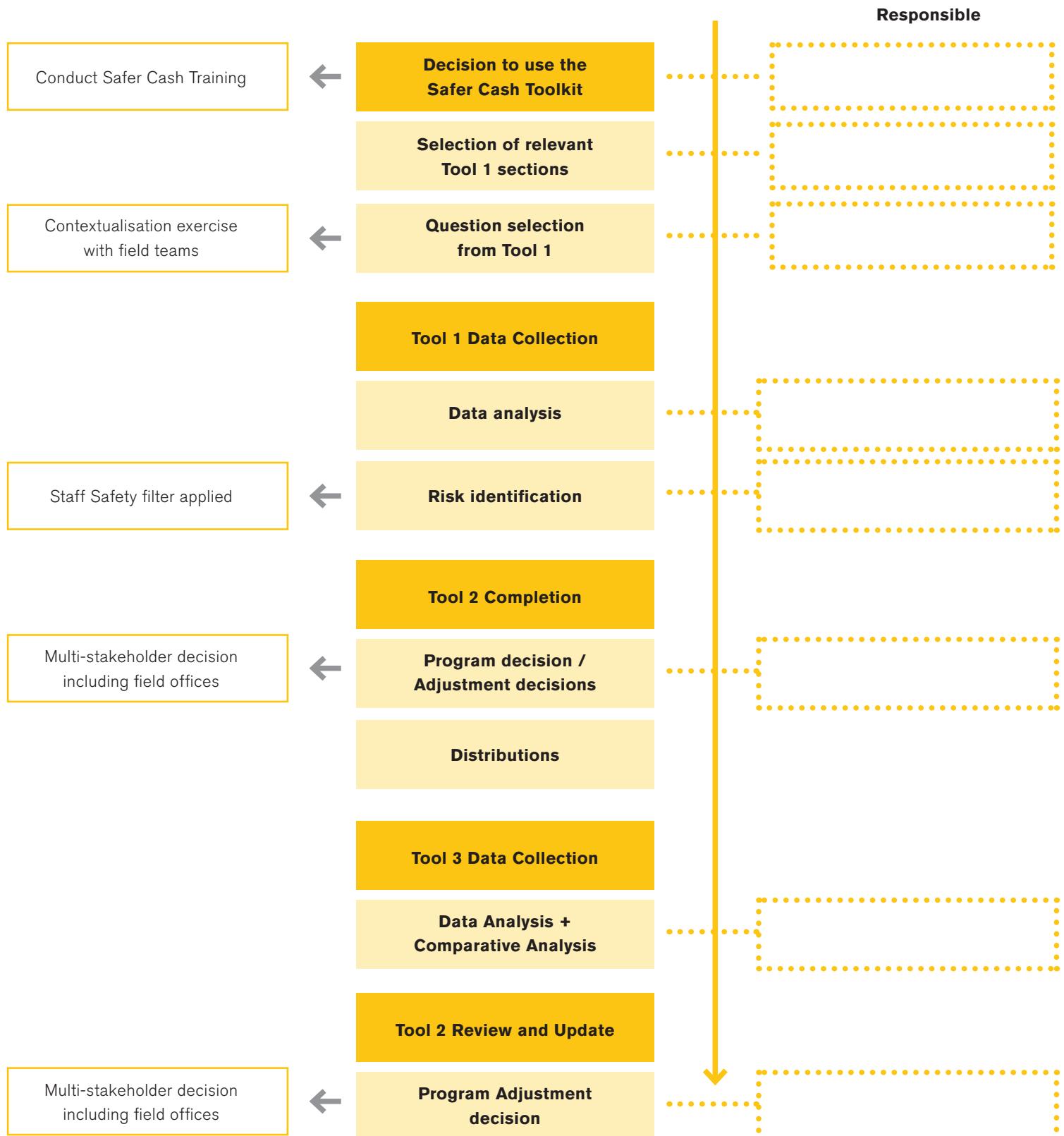
These questions are not highlighted within the Toolkit, as there are numerous questions like this. Therefore, it is important to ensure that clear messaging is provided in the form of an introduction to the questionnaire, and that staff continually reassure respondents during the interview process that their answers will not affect the services they receive.

As with any tool that is designed at a global level for field level implementation, contextualization, framing and translation need to be carefully considered. This toolkit should be carried out in conjunction with the training of field data collectors on how to conduct surveys and gather information.

ANNEX 2

Decision process flow

This process flow is designed to support country offices in identifying who is responsible at each stage of the process, the function title should be inserted into the Gray boxes below.



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